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THE JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW.

Finance Dept. 22 Dec. 1880

Vol. 9.

MONTREAL, FRIDAY, FEB. 6, 1880.

No. 25.

Leading Wholesale Houses of Montreal

GAULT BROS. & CO.,

MONTREAL,
MANUFACTURERS OF

Canadian Tweeds,
Flannels,
Cottons,
Yarn, Bags, &c.,
IMPORTERS OF
British and Foreign Woolens,
Dress Goods,
Small Wares, Hosiery, &c.
Tailors' Trimmings, and
Gents' Furnishings.

Our orders for Spring of 1880 having been placed before the recent heavy advance in prices, we are enabled to offer special inducements in all departments.

GAULT BROS. & CO.

JAMES CRISTINE & CO.

471, 473, 475, 477,

ST. PAUL STREET, MONTREAL.

MONTREAL FELT HAT WORKS.

1878, Paris Exhibition, 1878.

Prize Medal awarded for our manufacture of
FELT HATS.

We have made extensive additions to our WOOL HAT MACHINERY, and will double our production for the Spring Trade of 1880.

FUR HAT MANUFACTORY.

We have contracted for complete outfit of Fur Hat Machinery, and will be in a position to offer to the trade

FUR HATS

of our own manufacture for the approaching Season. Owing to the large saving in cost by increased production, we are enabled to sell our manufacture at prices below current rates.

Leading Wholesale Houses of Toronto.

JOHN MACDONALD & CO.

MANTLE
DEPARTMENT

—
JUST RECEIVED
A FULL ASSORTMENT
OF
Swiss Embroideries.

JOHN MACDONALD & CO.,

21 and 23 Wellington street, 80 and 82 Front street,
TORONTO.

WYLD, BROCK & DARLING

IMPORTERS OF

British & Foreign

WOOLLENS

AND GENERAL

DRY GOODS

DEALERS IN

Domestic, Woollen & other Manufactures

&c., &c., &c.

Warehouse,—Cor. of Bay and Wellington Streets,
TORONTO.

Leading Wholesale Houses of Montreal

Frothingham & Workman

Importers and Manufacturers,
WHOLESALE DEALERS IN

**IRON, STEEL,
TIN**

AND
General Hardware,
MONTREAL.

ESTABLISHED IN 1809.

MANUFACTORIES :

ST. PAUL'S, near MONTREAL.

TO THE
**Millinery & Fancy Dry Goods
TRADE.**

THOMAS MAY & CO.,

MONTREAL,

Begin to announce that they are now making their
FALL SHOW OF NOVELTIES
in every department.

THEIR STOCK is more than usually complete and attractive and they invite inspection with confidence. For the convenience of WESTERN CUSTOMERS a full range of their samples will be shown from the FIRST of SEPTEMBER until about the TWENTY FIFTH at

No. 13 Front Street, Toronto.

All orders given there will have their prompt and careful attention.

THOMAS MAY & CO.
MONTREAL.

The Chartered Banks.

Bank of Montreal.

ESTABLISHED IN 1818.

Capital Subscribed, \$12,000,000
 Capital Paid-up, 11,999,200
 Reserve Fund, 5,000,000

Head Office, Montreal.

Board of Directors.

GEORGE STEPHENSON, Esq., President.
 G. W. CAMPBELL, Esq., M.D. - Vice-President
 Hon. Thos. Ryan, Sir A. T. Galt, G.C.M.G.
 Peter Redpath, Esq., Edward Mackay, Esq.
 Hon. Donald A. Smith, Gilbert Scott, Esq.,
 Alexander Murray, Esq.
 C. F. Smithers, General Manager.

Branches and Agencies in Canada.

Montreal, W. J. Buchanan, Man.

Belleville, Ont.	Hamilton, Ont.	Pictou, Ont.
Brantford, "	Kingston, "	Port Hope, "
Brookville, "	Lindsay, "	Quebec, Que.
Chatham, N.B.	London, "	Sarnia, Ont.
Cobourg, Ont.	Moncton, N.B.	Stratford, "
Cornwall, "	Newcastle, "	St. John, N.B.
Goderich, "	Ottawa, "	St. Marys, Ont.
Guilford, "	Perth, "	Toronto, "
Halifax, N.S.	Peterboro', "	Winnipeg, Man.

A. Macnider, Inspector.

Agents in Great Britain.—London, Bank of Montreal, 9 Birchin Lane, Lombard Street. London Committee—E. H. King, Esq., Chairman, Robert Gillespie, Esq., Sir John Rose, Bart., K.C. M.G.

Bankers in Great Britain.—London, The Bank of England; The London & Westminster Bank; The Union Bank of London. Liverpool, The Bank of Liverpool. Scotland, The British Linen Company and Branches.

Agents in the United States.—New York, Walter Watson and Alex. Lang, 59 Wall Street. Chicago, Bank of Montreal, 154 Madison Street.

Bankers in United States.—New York, The Bank of New York, N.B.A.; The Merchants' National Bank, Boston, The Merchants' National Bank, Buffalo, The Farmers' and Mechanics' National Bank, San Francisco, The Bank of British Columbia.

Colonial and Foreign Correspondents.—St. John's, Nfld., The Union Bank of Newfoundland. British Columbia, The Bank of British Columbia. New Zealand, The Bank of New Zealand. India, China, Japan, Australia—Oriental Bank Corporation.

(Issue Circular Notes and Letters of Credit for Travellers available in all parts of the world.)

EXCHANGE BANK

OF CANADA.

CAPITAL PAID UP . . \$1,000,000

HEAD OFFICE, MONTREAL.

DIRECTORS.

M. H. GAULT, President,
 T. OAVERHILL, Vice-President,

A. W. Ogilvie, Thomas Tiffin,
 E. K. Greene, James Crathern,
 Alex. Buntin.

THOMAS CRAIG, Cashier.

BRANCHES,

Hamilton, Ont.	C. M. Counsell, Manager
Aylmer, Ont.	J. G. Billeit, do
Park Hill, Ont.	T. L. Rogers, do
Bedford, P.Q.	R. Terroux, Jr., do

FOREIGN AGENTS,

LONDON.—The Alliance Bank, (Limited.)
 New York.—The National Bank of Commerce.

Sterling and American Exchange bought and sold Interest allowed on Deposits.

Collections made promptly and remitted for at lowest rates.

The Chartered Banks.

THE BANK OF BRITISH NORTH AMERICA.

Incorporated by Royal Charter.

Paid-up Capital, £1,000,000 Sterling.

London Office—3 Clement's Lane, Lombard St. E. C.

COURT OF DIRECTORS.

John James Carter,	J. J. Kingsford,
E. A. B. Dobree,	Frederic Lubbock,
Henry R. Farrer,	A. H. Philipotts,
Richard H. Glyn,	J. Murray Robertson.
H. J. B. Kendall,	

Secretary—R. W. BRADFORD.

HEAD OFFICE IN CANADA.—St. James St., Montreal.

R. R. GRINDLEY, General Manager.

J. S. CAMERON, Inspector.

Branches and Agencies in Canada.

London,	Kingston,	Fredericton, N.B.
Brantford,	Ottawa,	Halifax, N.S.
Paris,	Montreal,	Victoria, B.C.
Hamilton,	Quebec,	Bakersville, B.C.
Toronto,	St. John, N.B.	

Agents in the United States:

NEW YORK.—D. A. McTavish and W. Lawson, Agents.

SAN FRANCISCO.—A. McKinlay, Agent.

PORTLAND, OREGON.—J. Goodfellow, Agent.

LONDON BANKERS.—The Bank of England and Messrs. Glyn & Co.

Foreign Agents.—Liverpool—Bank of Liverpool. Australia—Union Bank of Australia. New Zealand—Union Bank of Australia, Bank of New Zealand, Colonial Bank of New Zealand. India, China, and Japan—Chartered Mercantile Bank of India, London and China; Agri. Bank, Limited. West Indies, Colonial Bank. Paris—Messrs. Marouard, Andre & Co. Lyons—Credit Lyonnais.

THE MOLSONS BANK

INCORPORATED BY ACT OF PARLIAMENT, 1855.

Capital, \$2,000,000 Rest, \$100,000

HEAD OFFICE, MONTREAL.

Directors.

Hon. THS. WORMAN, M.P. - President.
 J. H. R. MOLSON, Esq., - Vice-President.
 S. H. EWING, Esq., R. W. SHEPHERD, Esq.
 Hon. D. L. MACPHERSON, H. A. NELSON, Esq.
 MILES WILLIAMS, Esq.
 F. WOLFESTAN THOMAS, - Gen'l Manager.
 M. HEATON, - Inspector.

Branches of The Molsons Bank.

Brockville,	Meaford,	Smith's Falls,
Clinton,	Millbrook,	St. Thomas,
Exeter,	Morrisburg,	Toronto,
Ingersoll,	Owen Sound,	Sorel, P.Q.
London,	Ridgeway,	

AGENTS IN THE DOMINION.

Quebec—Bank of Montreal and Eastern Townships Bank.

Ontario and Manitoba—Ontario Bank and Bank of Montreal and their Branches.

New Brunswick—Bank of New Brunswick, St. John. Nova Scotia—Halifax Banking Company, and its Branches.

Prince Edward Island—Union Bank of P. E. I., Charlottetown & Summerside. Newfoundland—Commercial Bank of Newfoundland, St. Johns.

AGENTS IN UNITED STATES

New York—Mechanics' National Bank, Messrs. Morton, Bliss & Co., Messrs. C. F. Smithers & W. Watson. Boston, Merchants National Bank; Messrs. Kidden, Peabody & Co.; Portland, Casco National Bank; Chicago, First National Bank; Cleveland, Commercial National Bank; Detroit, Mechanics' Bank; Buffalo, Farmed and Mechanics' National Bank; Milwaukee, Wisconsin Marine and Fire Insurance Co. Bank; Toledo Second National Bank.

AGENTS IN GREAT BRITAIN.

London—Alliance Bank, (Limited.) Messrs. Glyn, Mills, Currie & Co. Messrs. Morton, Rose & Co. Collections made in all parts of the Dominion and returns promptly remitted at lowest rates of exchange.

The Chartered Banks.

MERCHANTS' BANK OF CANADA.

Capital . . . \$5,500,000.

Reserve Fund, - 475,000.

HEAD OFFICE - - - MONTREAL

Board of Directors.

HON. JOHN HAMILTON, President
 JOHN MOLENNAN, Esq., M.P., - Vice-President

Sir Hugh Allan,	Andrew Allan, Esq.
Hector Mackenzie, Esq.	Robt. Anderson, Esq.
Wm. Darling, Esq.	Jonathan Hodgson, Esq.
	Adolphe Masson, Esq.

GEORGE HAGUE, General Manager
 WM. J. INGRAM, - - - Assistant General Manager

BRANCHES AND AGENCIES.

Almonte.	Ottawa.
Belleville.	Owen Sound.
Berlin.	Pembroke.
Brampton.	Perth.
Chatham.	Prescott.
Elora.	Quebec.
Elora.	Renfrew.
Galt.	Sorel.
Gannaquoque.	Stratford.
Hamilton.	St. Johns, Que.
Ingersoll.	St. Thomas.
Kincardine.	Toronto.
Kingston.	Walkerton.
London.	Waterloo, Ont.
Mitchell.	Windsor.
Montreal.	Winnipeg, Manitoba.
Napanea.	

Bankers in Great Britain.—The Clydesdale Banking Company, 30 Lombard Street, London, Glasgow and elsewhere.

Agency in New York, 48 Exchange Place. Messrs. Henry Hague & John B. Harris, Jr., Agents.

Bankers in New York.—The Bank of New York N.B.A.

LA BANQUE DU PEUPLE.

DIVIDEND No. 89.

The Stockholders of La Banque du Peuple are hereby notified that a Semi-annual Dividend of

Two (2) per Cent.

for the last six months has been declared on the Capital Stock, and will be payable at the office of the Bank on and after MONDAY the 1st of MARCH next. The Transfer Book will be closed from the 15th to the 29th February.

By order of the Board of Directors.
 A. A. TROTTIER, Cashier.
 Montreal, January 31, 1880.

THE ANNUAL GENERAL MEETING of the Stockholders of La Banque du Peuple will be held at the Office of the Bank, St. James Street, on

MONDAY, THE 1st of MARCH NEXT, at Three O'clock p.m. in conformity with the 16th and 17th clauses of the Act Incorporation.

By order of the Board of Directors.
 A. A. TROTTIER, Cashier.
 Montreal, January 31, 1880.

ONTARIO BANK.

Capital Subscribed, \$3,000,000; Paid-up, \$2,596,756;
 Reserve Fund, \$100,000.

Head Office, - - - Toronto, Ont.

DIRECTORS:

HON. W. P. HOWLAND, PRESIDENT
 C. S. GZOWERI, Esq., VICE-PRESIDENT.

HON. JOHN SIMPSON,
 HON. D. A. MACDONALD.

D. MACKAY, Esq., M.D.
 A. M. SMITH, Esq.

D. FISHER, General Manager.
 Agent for the Government of Ontario.

Branches.—Guelph, Lindsay, Montreal, Oshawa, Peterboro', Ottawa, Port Perry, Port Hope, Pembroke, Bowmanville, Whitby, Mount Forest, Toronto, Prince Arthur's Landing, Winnipeg.
 Foreign Agent.—London, Eng.—Bank of Montreal. New York—R. Bell and C. F. Smithers. Boston—Tremont National Bank.

The Chartered Banks.

THE CANADIAN
Bank of Commerce.

Head Office. - - - Toronto.
Paid-up Capital - - - \$6,000,000
Reserve - - - - - 1,400,000

DIRECTORS.

Hon. WILLIAM McMASTER, *President.*
WM. ELLIOTT, Esq., *Vice-President.*
Noah Barnhart, Esq. James Michie, Esq.
Hon. Adam Hope. T. Sutherland Stayner, Esq.
George Taylor, Esq. Jno. J. Arntson, Esq.
A. R. McMaster, Esq.
W. N. ANDERSON, *General Manager.*
B. E. WALKER, *Inspector.*

New York—J. G. Harper and J. H. Goadby, Agents.
Chicago—J. G. Orchard, Agent.

BRANCHES.

Barrie,	Guelpb,	Sarnia.
Belleville,	Hamilton,	Seaforth,
Burlin,	London,	Simcoe,
Brantford,	Lucan,	Stratford,
Chatham,	Montreal,	Strathroy,
Collingwood,	Norwich,	Thorold,
Dundas,	Orangeville,	Toronto,
Dunnville,	Ottawa,	Walkerton
Galt,	Paris,	Windsor,
Goderich,	Peterboro',	Woodstock.
	St. Catharines	

Commercial credits issued for use in Europe, the East and West Indies, China, Japan, and South America.
Sterling and American Exchange bought and sold. Collections made on the most favorable terms. Interest allowed on deposits.

BANKERS.

New York—The American Exchange National Bank
London—The Bank of Scotland

LA BANQUE NATIONALE.

HEAD OFFICE, QUEBEC.

CAPITAL AUTHORIZED \$2,000,000
" SUBSCRIBED 2,000,000
" PAID-UP 2,000,000

DIRECTORS.

HON. E. CHINIC, *President.*
HON. ISIDORE FLIBAUD, *Vice-President.*
Hy. Atkinson, Esq. G. Robitaille, Esq., M.D.
U. Tessier, Jr. Joseph Hamel, Esq.
P. Vallee, Esq.
FRS. VEZINA, *Cashier.*
Montreal Branch—J. B. Sancer, *Manager.*
Sherbrooke—P. Letrauce, *Manager.*
Ottawa Branch—Sam Benoit, *Manager.*
Agents in New York—National Bank of the Republic
England—National Bank of Scotland.
Other agencies in all parts of the Dominion.

THE
Consolidated Bank
OF CANADA.

NOTICE IS HEREBY GIVEN that the following calls upon the unpaid Stock in this Bank have been made due and payable at its Banking House, in this city, on the dates set forth as follows, viz:

TEN PER CENT,	on 15th Sept., 1879.
" " "	16th Oct., 1879.
" " "	17th Nov., 1879.
" " "	18th Dec., 1879.
" " "	19th Jan., 1880.
" " "	19th Feb., 1880.
" " "	22nd March, 1880.
" " "	22nd April, 1880.
" " "	24th May, 1880.
" " "	24th June, 1880.

By order of the Board.
ARCH. CAMPBELL,
Act'g Gen'l Manager.
Montreal, August 5th, 1879.

The Chartered Banks.

EASTERN TOWNSHIPS BANK.

AUTHORIZED CAPITAL..... \$1,500,000
CAPITAL PAID IN May 15, 1879..... 1,381,558
RESERVE FUND..... 200,000

Board of Directors.

R. W. HENEKER, *President.*
Hon. T. LEE TERRILL *Vice-President.*
Hon. M. H. Cochrane, G. N. Galer,
G. K. Foster, Hon. J. H. Pope.
A. A. Adams, Hon. G. G. Stevens.
T. S. Morey.

WM. FARWELL, *General Manager.*

Head Office—Sherbrooke, Que.

Branches.

Waterloo, Richmond,
Coaticook, Stanstead.
Cowansville, Granby.
Agents in Montreal—Bank of Montreal.
London, England—London & County Banks.
Boston—National Exchange Bank.
Collections made at all accessible points and promptly remitted for.

Bank of Ottawa
OTTAWA.

DIRECTORS:

JAMES MacLAREN, Esq., *President.*
CHARLES MAGEE, Esq., *Vice-President.*
C. T. Bate, Esq. Alexander Fraser, Esq.
Robt. Blackburn, Esq., M.P. Allan Gilmour, Esq.
Hon. George Bryson, George Hay, Esq.
Hon. L. R. Church, M.P.P.
PATRICK ROBERTSON,
Cashier.

Agency—Arapricor. Agents in Canada—Canadian Bank of Commerce. New York—J. G. Harper & J. H. Goadby. London, Eng.—Alliance Bank. [Limited.]

IMPERIAL BANK
OF CANADA.

Capital Authorized \$1,000,000
Capital Paid up 884,045

DIRECTORS:

H. S. HOWLAND, Esq., *President.*
T. R. MERRITT, Esq., *Vice-President, St. Catharines.*
JOHN SMITH, Esq., T. R. WADSWORTH, Esq.
HON. JAS. K. BENSON, WM. RAMSAY, Esq.,
St. Catharines, E. CARRIE, Esq.,
P. HUGHES, Esq., JOHN FISKEN, Esq.,
D. R. WILKIE, *Cashier.*

HEAD OFFICE—TORONTO.

BRANCHES—St. Catharines, Ingersoll, Port Colborne, Welland, St. Thomas, Dunnville, Fergus and Woodstock.
AGENTS IN LONDON, ENG.—Bosquet Salt Co.
AGENTS IN NEW YORK—Bank of Montreal.
Gold and Currency Drafts on New York and Sterling Exchange bought and sold. Deposits received and interest allowed. Prompt attention paid to collections.

STADACONA BANK.
QUEBEC.

Capital subscribed. . . . \$1,000,000
do paid up 1st Aug. 1878. 990,890

DIRECTORS.

A. JOSEPH, *President.*
Hon. P. GARNEAU, M. P. Esq., *Vice-Pres.*
T. H. Grant, T. LeDroit Joseph Shepley, M.P. P
F. Kirouac, G. R. Rentrow.
WM. E. DEAN, *Cashier.*
Agents in the Dominion—Bank of Montreal.
Chicago—
" New York—C. F. Smithers and W. Watson.
" London, England, National Bank of Scotland.

The Chartered Banks.

The Bank of Toronto.
CANADA.
Incorporated 1855.

Capital, \$2,000,000. Reserve Fund, \$750,000.

DIRECTORS:

WILLIAM GOODERHAM, *President.*
JAMES G. WORTH, *Vice-President.*
WILLIAM CAWTHRA, GEORGE GOODERHAM,
ALEX. T. FULTON, HENRY CAWTHRA,
HENRY COVERT.

HEAD OFFICE, TORONTO.

DUNCAN COULSON, *CASHIER.*
HUGH LEACH, *ASSISTANT CASHIER.*
J. T. M. BURNSIDE, *INSPECTOR.*

BRANCHES.

MONTREAL, J. Murray Smith, *Manager;* PETER BORO, J. H. Roper, *Manager;* COBOURG, Joseph Henderson, *Manager;* PORT HOPE, W. R. Wadsworth, *Manager;* BARRE, J. A. Strath, *Manager;* ST. CATHARINES, E. D. Boswell, *Manager;* COLLINGWOOD, G. W. Hodgetts, *Manager.*
BANKERS.
LONDON, ENG., The City Bank; NEW YORK, National Bank of Commerce.

Loan Societies.

THE HAMILTON
Provident and Loan Society.

Notice is hereby given that the Eighth General Annual Meeting of the Shareholders of this Society will be held at the Society's Temporary Offices, 23 St. James Street, SOUTH HAMILTON, on WEDNESDAY the 11th FEBRUARY, at 11 O'CLOCK A.M., conformable to the Rules of the Society.

H. D. CAMERON,

Treasurer.

Hamilton, Ont., February 2nd, 1880.

THE ONTARIO
LOAN & DEBENTURE COMPANY,
OF LONDON, CANADA.

Paid-up Capital, . . . \$970,000
Reserve Fund, . . . 158,000
Total Assets, . . . 2,500,000
Total Liabilities, . . . 1,367,470
Money loaned on Real Estate securities only. Municipal and School section Debentures purchased.

WILLIAM F. BULLEN,
Manager.

THE
FINANCIAL ASSOCIATION
OF ONTARIO.

HEAD OFFICE, . . . LONDON:

The attention of investors is directed to the important advantages offered by the stock of this Company, which is divided into two classes—Preference and Ordinary. The former offers an unusual degree of security, is entitled to a minimum dividend of eight per cent. per annum, and is especially desirable for those requiring a safe permanent investment, whereas the Ordinary in compensation for the priority yielded to the Preference in respect of capital and dividends enjoys advantages well worthy the consideration of another class of investors. The business of the Company consists in advancing money upon the security of real estate, and investing in the stocks of other Loan and Investment Corporations. Full particulars may be had by addressing

EDWARD Le RUEY,
Managing Director.

Stock Brokers.

FENWICK & BOND, STOCK BROKERS

(MONTREAL STOCK EXCHANGE.)

OFFICE:

No. 4 MERCHANTS EXCHANGE, 11 ST. SACRAMENT ST.

Assignees, Accountants, &c. (For Legal Cards see other page.)

Antigonish, N.S.

ARCH'D A. MacGILLIVRAY, J.F., County Treasurer, and Official Assignee. Collecting of debts attended to promptly.

Annapolis, Cape Breton.

JOHN H. RINDRESS, Official Assignee, Notary Public, Commission Merchant, &c., Annapolis, Cape Breton.

Arnprior, Ont.

JAMES BELL, Official Assignee, a Commissioner and General Agent, Arnprior, Renfrew County, Ont.

Barrie, Ont.]

JOSEPH ROGERS, Official Assignee for the County of Simcoe and Muskoka District, Public Accountant, Insurance and General Agent, Barrie, Ontario. References kindly permitted.—Barrie: His Honor Judge Cowan, T. D. McConkey, Esq., Sheriff, Samuel Lount, Esq., Registrar, Messrs. Lount & Lount, Barristers.

Belleville, Ont.

M. B. ROBLIN, Official Assignee, Valuator for Trust and Loan Company of Canada, Insurance Agent and Accountant, Belleville, Ont.

Berlin, Ont.

J. M. SCULLY, General Broker, Accountant, Real Estate and Insurance Agent, Conveyancer, &c. Money to Loan on Real Estate, Berlin, Ont.

Bradford, Ont.

SAMUEL DUFFELL, Bradford, County of Simcoe, Official Assignee, Accountant and Conveyancer, Auditor for the Freehold Loan and Saving Society, agent for the leading British and Canadian Insurance Companies. Notes and Accounts collected. Charges moderate.

Brampton, Ont.

J. W. MAIN, Official Assignee for the County of Peel, Brampton, Ont.

JAMES FOLLOCK, Official Assignee for the County of Brant, Brantford, Ont., 28th August, 1879.

Brockville, Ont.

JOHN N. ABBOTT, Brockville, Ont., Official Assignee for the County of Leeds, &c.

Galt, Ont.

ALEX. MACGREGOR, Official Assignee, County of Waterloo, Ont., Ont.

Colborne, Ont.

A. VARS, Insurance, Fire, Life, Marine. Money to loan Colborne, Ont.

Carleton Place, Ont.

A. W. BELL, Official Assignee for the County of Lanark, Notary Public and Accountant, Real Estate Agent, &c., &c., Carleton Place, Ont.

Guelph, Ont.

JOHN SMITH,
OFFICIAL ASSIGNEE, ACCOUNTANT,
and General Agent.

GUELPH, ONT.

References are kindly permitted to E. Irving, Esq., M.P., and Adam Brown, Esq., Hamilton; Nicol Klugehoff, Esq., and Messrs. Lyman Bros., Toronto; F. Keller, Esq., Advocate, Montreal, &c., &c.

Assignees, Accountants, &c. (For Legal Cards see other page.)

JOHN HAFNER,

OFFICIAL ASSIGNEE,

For the County of Wellington.

INSURANCE AND LOAN AGENT.

Office—Federal Bank Buildings, Wyndham street, Gnlph, Ont. P.O. B: x 244

Hamilton, Ont.

ALEXANDER DAVIDSON,

OFFICIAL ASSIGNEE

AND
ACCOUNTANT,

No. 24 JAMES ST., South. HAMILTON, Ont.

L'Anvers, P. Q.

S. FRASER, Notary, Official Assignee for the District of Arthabaska, Insurance Agent. Collections promptly attended to. L'Anvers, P. Q.

Lindsay, Ont.

GEO. KEMPT, Official Assignee and Sheriff for County of Victoria, Lindsay, Ont.

London, Ont.

H. E. NELLEN, Official Assignee for London and Middlesex, office in Federal Bank Buildings, London, Ont.

Merrickville, Ont.

E. H. WHITMARSH, Official Assignee for County of Grenville, Merrickville Ont. Conveyancer, Commissioner in B. R., and Collector of Claims.

Milton, Ont.

D. W. CAMPBELL, Official Assignee for the County of Halton, Milton, Ont.

Montreal.

JOHN FAIR,

ACCOUNTANT AND OFFICIAL ASSIGNEE,
COMMISSIONER,

For taking affidavits to be used in the Province of Ontario,

115 St. Francois Xavier street, Montreal.

PERKINS & PERKINS,

ASSIGNEES & ACCOUNTANTS,

60 ST. JAMES STREET, - MONTREAL

ARTHUR M. PERKINS, Commissioner and Official Assignee,
ALEX. M. PERKINS, Commissioner.

TAYLOR & SIMPSON,

Official Assignees, Accountants, Auditors,
Commissioners for taking affidavits for Quebec and Ontario.

353 NOTRE DAME STREET, Montreal.

P. O. Box 1724.

JOHN TAYLOR, Official Assignee for the city of Montreal.
ANDREW J. SIMPSON, Official Assignee for the District of Montreal

C. H. DOBBIN,

SECRETARY AND ACCOUNTANT TO THE
CANADIAN MANUFACTURERS' EXCHANGE.

By special appointment ASSIGNEE for all the Estates controlled by the members of the above Association.

OFFICES:—EXCHANGE BANK BUILDING,
102 St. Francois Xavier Street, MONTREAL.

BEAUSOLEIL & KENT,

ASSIGNEES, ACCOUNTANTS & AUDITORS,

No. 55 St. James Street, Montreal.

C. BEAUSOLEIL, Official Assignee.

A. L. KENT, Accountant and Commissioner.

Assignees, Accountants, &c. (For Legal Cards see other page.)

New Westminster, B.C.

JAMES MORRISON, Land and General Agent, Official Assignee. New Westminster, British Columbia.

Orangeville, Ont.

JOS. W. SHAW, Official Assignee for the County of Wellington, Orangeville, Ont.

Ottawa, Ont.

P. LARMONTH,

ACCOUNTANT AND GENERAL AGENT.

Official Assignee for the County of Carleton including the City of Ottawa. Agent for Western Fire Assurance Company, Quebec Fire Assurance Company, Lancashire Fire Insurance Co. Standard Life Assurance Company, Anchor Line of Steamers.

Office 161 Sparks St. east, Ottawa.

Owen Sound, Ont.

GEORGE PRICE, Official Assignee for the County of Grey, Agent for the Dominion Telegraph Company, and Vickers' Express, Owen Sound, Ont.

Penobscot, N.B.

J. E. B. MCCREADY, Official Assignee for King's County, Corouer, &c., Penobscot, N.B.

Peterborough, Ont.

JAS. A. HALL, Sheriff and Official Assignee—Peterborough, Ont.

Plantagenet, Ont.

JAS. VAN BRIDGER, Official Assignee for Prescott County, Plantagenet, Ont.

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GEORGE PEARSON, Official Assignee County of Renfrew, Conveyancer, Commissioner in B. R., Agent for the Building and Loan Association and the North British Canadian Investment Companies of Toronto, also Agent for the Union, Standard, and Royal Mutual Fire Insurance Companies. Office, Main Street, Renfrew, opposite Merchant's Bank.

Riversdale, Ont.

JOHN MILLAR, Official Assignee for the County of Bruce, Accountant, &c. Riversdale, Ont.

Sarnia, Ont.

J. FLINTOFF, Official Assignee for the County of Lambton, Sarnia, Ont.

W. M. J. KEAYS, Official Assignee for the County of Lambton, Sarnia, Ont.

Sherbrooke, P. Q.

BROOKS & WIGGETT, Joint Official Assignees, Accountants, Real Estate Agents, Fire and Life Insurance. J. W. Wiggett, Official Assignee. Geo. Brooks, Official Assignee. Sherbrooke, P. Q. Office in Brooks' Block.

Stratford, Ont.

THOMAS MILLER, Official Assignee for the County of Perth, Stratford, Ont. Accountant Insurance and General Agent. Collections solicited

St. Catharines, Ont.

MILLER & CLENCI, St. Catharines, Ont., Official Assignees, Accountants, &c. Collections specialty. References if required.

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Toronto, Ont.

TURNER, CLARKSON & CO, Official Assignees, Accountants and General Attorneys, Toronto, Ont.

Uxbridge, Ont.

W. M. SMITH, Official Assignee for the County of Ontario, Agent for the Canada Permanent Loan and Savings Company, and Fire Insurance Agent. References: G. Wheeler, Esq., M.P.; T. Paxton, Esq., M.P.; and A. T. Hunter, Esq., into Official Assignee. Office in J. G. Crosby's Block, UXBRIDGE, ONT.

Assignees and Accountants.
(For Legal Citations see other page.)

Walkerton, Ont.

GEO. GOULD, Official Assignee, &c., Walkerton, Ont.

W. M. A. SMITH, Official Assignee for the County of Bruce, Walkerton, Ont., Agent for "Allan," "Anchor," and "Dominion" Royal Mail Steamers, Canada Permanent Loan and Savings Co., Accountant, Conveyancer, &c., Commissioner in Queen's Bench, Money to Loan. Prompt attention given to Collections, and to all information required from him.

Waterloo, P. Q.

THOS. BRASSARD, Official Assignee for the County of Shefford, Waterloo, Que.

Welland, Ont.

F. SWAYZE, Official Assignee for the County of Welland, Accountant, Conveyancer, &c. Office in the Court House, Welland.

Whitby, Ont.

JOHN RICE, Official Assignee, County Ontario, Accountant, Auditor, &c., Office at the Court House, Whitby, Ont.

Williamstown, Ont.

D. McLELLAN, Official Assignee for the County of Stormont, Dundas and Glengarry, Williamstown, Ont.

Windsor, Ont.

J. McCRAE, Official Assignee for Essex County, Windsor, Ont.

OTTAWA AGRICULTURAL Insurance Company.

Notice is hereby given that the ANNUAL GENERAL MEETING of the Shareholders of the Ottawa Agricultural Insurance Company will be held at the Office of the Company, No. 12 Metcalfe St., Ottawa, on WEDNESDAY, the 4th FEBRUARY, 1885, for the Election of Directors for the ensuing year, and for the transaction of other business appointed to be done under the Charter and by-laws of the Company at its Annual General Meeting. The Game will be taken at 12 o'clock, noon, by order.

JAMES BOURNE, Secretary.

Office of the Ottawa Agricultural Insurance Company.

DANIEL W. SCARVILLE, GENERAL

Commission Agent,
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Particular attention paid to the purchase and shipment of Sugar and Molasses, also to the sale of Flour, Meal, Corn, Lumber, Fish, &c.

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Linseed Oil!

RAW AND BOILED.

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DOMINION BOLT CO'Y.

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Now solicit and will book orders at Montreal, for September and October, delivery from the Works in Toronto, of their Manufactures of

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BOLT ENDS,

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WROUGHT SPIKES.

QUALITY, STYLE & SATISFACTION GUARANTEED.

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Is prepared to receive

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AMES, HOLDEN & CO.

Manufacturers of, and Wholesale Dealers in

Boots and Shoes,

598, 598, 600, 602 & 604 Craig St., Montreal.

Large and well assorted stock constantly on hand, specially adapted to the wants of the country trade.

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Park's Cotton Yarns.

Awarded the only Medal given at the CENTENNIAL EXHIBITION for Cotton Yarns of Canadian Manufacture. Nos. 5 to 10, White and Colored,

COTTON CARPET WARP.

No. 10, 4 ply, White, Red, Brown, Slate, etc. Warranted fast colours, and full length and weight in every package. BEAM WARPS for WOOLEN MILLS. Single, Double and Twisted, White and Colored, HOSIERY, and KNITTING YARNS of every variety required in the Dominion.

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Agent for Quebec and Ontario.

TEAS, SUGARS, COFFEES,

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AND A FULL ASSORTMENT OF

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Maintained from best Markets.

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CORDIALS, TOM GINS, GINGER WINES,

CHOICE FRUIT SYRUPS,

BITTERS, BRANDIES, WHISKEYS, &

SOLE PROPRIETORS

OF THE TRADE MARK, AND MANUFACTURER
OF THE CELEBRATED**"JOHN BULL BITTERS."**

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393 ST. PAUL STREET.

SPECIALITIES OF

Extra No. 1 Ginger Wine, Old Tom Gin,

Irish & Scotch Whiskeys, Fruit Syrups.

New Establishment of

**Havana, German and French
CIGARS**

VIRGINIA and McDONALD'S

TOBACCOS

FRENCH SNUFF and SNUFF BOXES,

FRENCH & AMERICAN CIGARETTES,

Meerchaums, Briars and Clay Pipes,
Cigar Cases, Pouches, Fancy Tobacco Jars, &c.

The undersigned keep constantly on hand one of the largest stocks of the above goods in this city, and will supply the trade at a small advance in the cost of importation. A visit is respectfully solicited.

DEKRESNE & MONGENAIS,
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Leading Wholesale Trade of Montreal.

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CANADIAN TWEEDS,

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The following grades of high class papers:—

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JOHN GRILLY & CO.,

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389 ST. PAUL STREET,

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Fine Manilla & Flour Sack Paper a Specialty.

Leading Wholesale Trade of Montreal.

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10 and 12 Debresoles

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Owing to many being unable to secure tickets before the 15th inst.,

NOTMAN & SANDHAM

announce that their present prices—

Cabinets, - - - \$6.00 per Doz.

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All kinds of Tin and Copper work required in above factories done in the best manner.

CYLINDERS AND COTTON CANS

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Repairing done promptly and thoroughly.

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LOVELL'S POPULAR ILLUSTRATED EDITION.

This is an entirely new edition, printed from new electrotype plates, large clear type, handsomely illustrated and bound in cloth, gilt. It contains all of Mr. Dickens' writings as far as the publisher has been able to collect them, and in this respect it is believed it will be found the most complete edition published. The beauty of the type and illustrations will commend it to all desiring a fine, and, at the same time, cheap edition of Mr. Dickens' works. Price per vol. \$1.50; the set of 15 vols., in neat paper box \$22.50. Orders will be received for the complete set to be delivered at once, or at the rate of three volumes a month. Pickwick Papers, 800 pp.; David Copperfield, 854 pp.; Martin Chuzzlewit, 840 pp.; Nicholas Nickleby, 831 pp.; Bleak House, 802 pp.; Little Dorrit, 832 pp.; Dombey & Son, 840 pp.; Our Mutual Friend, 832 pp.; Oliver Twist, Pictures from Italy, and American Notes, 831 pp.; Old Curiosity Shop and Hard Times, 833 pp.; Tale of Two Cities and Sketches by Boz, 824 pp.; Barnaby Rudge and Mystery of Edwin Drood, 835 pp.; Great Expectations, Uncommercial Traveller, and Miscellaneous, 831 pp.; Christmas Stories and Reprinted Pieces, 830 pp.; Child's History of England and Miscellaneous, 831 pp. Sent free by mail or express on receipt of price. Address,

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— IMPORTERS OF —
Iron, Tinplates, Galvanized Iron, Canada Plates, Zinc, Ingot Tin and Copper, Pig & Sheet Lead, Window Glass, Dry Red and White Lead, &c.

A FULL STOCK ALWAYS IN STORE.

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Canada Lead and Saw Works,
WORKS:
Queen, William and Dalhousie Streets.
Office and Warehouse—20 Wellington Street,
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WM. BARBOUR & SONS,
IRISH FLAX THREAD
LISBURN.

Received Gold Medal THE Grand Prix Paris Exhibition, 1878.



Received Gold Medal THE Grand Prix Paris Exhibition, 1878.

Linen Machine Thread, Wax Machine Thread
Shoe Thread, Saddlers' Thread, Gilling
Twine, Hemp Twine, &c.

WALTER WILSON & CO.,
Sole Agents for the Dominion,
1 & 3 ST. HELEN STREET,
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SPOOL COTTON.
Recommended by the principal SEWING MACHINE Co's as the BEST for Hand and Machine Sewing.

M. E. Q.

ESTABLISHED 1851

THIS THREAD is the only MAKE in the CANADIAN MARKET that RECEIVED an AWARD —AT THE— CENTENNIAL EXHIBITION —FOR— Excellence in Color, Quality & Finish.

Wholesale Trade supplied by
WALTER WILSON & CO.,
1 & 3 St. Helen Street,
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Leading Wholesale Trade of Montreal.

1854. 1879.
E. B. EDDY,

HULL, Province of Quebec, Canada,

MANUFACTURER OF

MATCHES,
PAILS, TUBS,
WASHBOARDS, ETC.

The OLDEST and most RELIABLE
HOUSE in the TRADE.

THE

Paton Manufactur'g Co.
OF SHERBROOKE, P.Q.

PAID UP CAPITAL, . \$600,000.00.

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HIGH CLASS TWEEDS,

The most popular Goods in the Trade. For sale at all the LEADING DRY GOODS HOUSES in the Dominion.

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Of every description, including

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Importers and Manufacturers

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WELLINGTON & GREY NUN STS.
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Pig Iron, Galvanized & Black Sheet Iron,

General Supplies for Foundries.

Fire Bricks and Fire Clay,

Drain Pipes and Branches,

Chimney Tops and Linings,

Garden Vases and Edging,

Cement, Portland, Roman and Water-Lime,

Tiles and Flue Covers,

Wheelbarrows for Excavators,

Garden Wheelbarrows,

White Lead, Paints, Oils, Turpentine,
&c. &c. &c. &c.

Bradley Tin Plate and Tinned Sheer.

Leading Wholesale Trade of Montreal.

WOOLLENS.

The Montreal Woollen Mill Co.

Are now producing at their Mills,

IN MONTREAL,

OVER 2000 YDS. PER WEEK,

and ARE ADDING LARGELY to their present capacity for manufacturing

BROAD CLOTHS,

PRESIDENTS,

PILOTS,

NAPS,

— AND —

OTHER HEAVY OVERCOATINGS,

Equal in MAKE and FINISH to Imported Goods and of Superior Value.

The WHOLESALE TRADE only supplied.

Commercial Summary.

- Twelve hundred men are now engaged on Section B of the Canada Pacific Railway.
- A new elevator, of 30,000 bushels capacity, is to be built at Madoc, to replace the one destroyed by fire.
- S. Scott has sold his farm of about 96 acres, with frame house and barn, lot 35, Con. 5, Elderslie, to W. Armstrong for \$2,900.
- The last cattle show at Arthur, Ont., was a success; that at Chesley was not.
- The annual meeting of the shareholders in the Montreal Mining Company is called for the 18th inst., in this city.
- The Belleville Gas Company has declared a dividend of 7 per cent.
- Custom dues collected at Guelph, Ont., January, 1880, \$385,160; January, 1879, \$5,816.72.
- Inland revenue receipts, St. John, N.B., January, 1880, \$17,233.17; 1879, \$14,416.63.
- Sales by auction in this city indicate a better feeling in real estate.
- The annual meeting of the shareholders in the Graphic Company will be held in this city on the 12th inst.
- Seventy city bank clerks have together formed a society for the purpose of discussing subjects connected with banking.
- The largest ox in Pontiac County gave 1300 pounds of clear beef and 171 pounds of hide.
- An effort is making to have the annual Ontario Poultry and Dog show held in Brantford next time.
- A seat in the New York Stock Exchange sold on Friday last for \$17,000, the highest price ever paid.
- T. N. Couture continues the business of Chappelle & Couture, general store, Bedford Que., recently dissolved.

Leading Wholesale Trade of Montreal.

COTTON, CONNAL & CO.

No. 2 Corn Exchange, Montreal.

CONNAL, COTTON & CO.,

134 St. Vincent Street, Glasgow.

Agents for CHAS. TENNANT & CO., Glasgow—
Chemicals. WM. LANG, Jr., & CO., Pig Lead, Dry
Bed Lead, Litharge, &c.Importers of Paper and Soapmakers Chemicals,
Bi-Carbonate of Soda, Sal Soda, Linseed Oil, Dry
White Lead.Order for SCOTCH REFINED SUGARS and
merchandise executed in the British markets ON
BEST TERMS.**GRAIN BAGS.**

NEW AND SECOND HAND

GRAIN BAGS**FOR SALE OR HIRE.**

In any quantity. Bags from 5c upwards.

ALSO

TARPAULINS,Waterproof Clothing, Horse and Waggon
Covers, &c., &c.**THOS. SONNE & LEAHY.**

279 & 281 Commissioners Street, Montreal.

•• Two illicit stills in full operation were seized by the customs authorities at Halifax last week.

•• The exact figures of the deficit of Mr. Hoper, M.P., county treasurer of Lennox and Addington, are given at \$50,488.28.

•• The contract for supplying timber for the lock gates at St. Ann's has been awarded Mr. P. J. Brown of Ingersoll.

•• The Halifax Banking Company has declared a half yearly dividend of 3 per cent.

•• The poultry show in Guelph, Ont., is stated to be the finest exhibition of birds ever held in the Province.

•• The streets of Portland, N.B., are now lighted by coal oil lamps, the authorities having given up the use of gas.

•• The manager of an Eastern Bank is reported to be in correspondence with Mayor Carney, of Emerson, with a view to opening a branch of the bank at that point.

•• The contract for the construction of the railway and general traffic bridge across the Red River at Winnipeg has been awarded the Toronto Bridge Company at \$164,000.

•• The customs revenue at the Port of St. John, N.B., for the month of January amounted to \$37,050, against \$32,195 for January, 1879.

•• Some of the lumbermen operating in the south tributaries of the Upper Ottawa complain of an insufficiency of snow to carry on their work successfully.

•• The Montserrat farm, London, Ont., about two miles distant from the railway station, has been bonded at \$15,000 for prospective exhibition grounds.

•• The Common Council of Lambton has voted to memorialize the Government to pass an act disallowing the grouping system of granting bonuses to railways.

Leading Wholesale Trade of Montreal.

GREENE & SONS CO.,

Wholesale Manufacturers

MONTREAL.

**HATS AND CAPS,
STRAW GOODS, &c.**

We have a fine assortment and all new goods.

We manufacture all kinds of FELT HATS.

SILK HATS, CLOTH CAPS, &c.

We purchase in the best markets for cash and our customers get the advantage.

PRICES LOW, TERMS LIBERAL.

WAREHOUSE, { 517, 519, 521, 523, } MONTREAL.
ST. PAUL STREET.

•• Complete plans for a sugar refinery at Richmond, N.S., have arrived from the United States, and are said to give great satisfaction, competent judges pronouncing the enterprise quite feasible.

•• The English insurance companies represented in Halifax, N.S., are understood to be contemplating a modification of rates likely to result in an average reduction of one half cent per hundred.

•• The following is in brief the record left at Brampton, Ont., by David Tilt, dealer in shoes, up to the period of his departure recently for parts unknown. Liabilities, \$600; assets, stock \$450; accounts \$150.

•• Eighteen hundred tons are the reported shipments of iron ore from the Hull mines during the month of January. The ore is taken to Niles, Ohio.

•• H. K. Clarke, proprietor of the Victoria seamless knitting factory, St. John's, Que., has sold out to McGinnis & Montgomery, who intend moving into larger premises and adding more machines.

•• At a public meeting in St. John, N.B., on the 3rd inst., it was decided to ask the Common Council to assess the city \$5,000 for provincial exhibition purposes. The design is to hold the exhibition in St. John during the month of October next.

•• William Neilson, of Brockville, fancy goods, has been attached at the instance of several creditors acting conjointly. A meeting is called for the 12th inst. State of affairs not yet ascertained.

•• Snow to the depth of about six inches fell throughout Middle and Western Ontario during Tuesday last, and business men are experiencing a marked improvement in trade through the better state of the country roads.

•• Arthur Harvey of Toronto, formerly manager of the defunct Provincial Fire Insur-

ance Co., says that the company may eventually pay ten cents in the dollar to the general outside creditors of the concern.

•• Tenders are invited at Winnipeg by official advertisement for the supply of 100,000 tamarac ties to be delivered alongside the Pacific Railway in time to admit of conveyance west of the Red River by the present ice railway bridge.

•• Mr. C. J. Whellams, managing director of the Rapid City and Souris River Railway, who is visiting Ottawa in connection with the business of the road, brings from the Souris River district rich specimens of iron and coal.

•• At a recent meeting of the Electrician Society in London, Eng., Chief Electrician Prece, the newly installed President, stated that there were now 97,000 miles of submarine cable in working order.

•• The outstanding bonded indebtedness of the City of Toronto, after deducting amounts already provided for, is \$5,240,617, and falls due year after year almost uninterruptedly from now until 1906.

•• The customs receipts at this port for January were \$359,914.42, against \$356,389.29 for the corresponding period last year, an increase of \$3,525.13. Inland revenue receipts were for January, 1880, \$76,883.62; January, 1879, \$83,927.11; a decrease of \$7,043.49.

•• A Farmers' Association has been formed in the County of Missisquoi for the purpose of enabling its members to obtain higher prices for their stock and farm produce by employing an agent and doing away with middlemen, and for other objects.

•• The Toronto Globe says that the owner of the Teeswater creamery, Mr. T. J. Brill, who pays about \$23,000 for milk during the season, purposes running his establishment to its full capacity, and has called a public meeting of the patrons of the institution in that locality to fix the price of milk.

Leading Wholesale Trade of Montreal.

THE DOMINION TWEED AND WOOL COMPANY

Nos. 9 and 11 Récollet Street,
MONTREAL.

JOHN CALDWELL,
Manager.

REFERENCES,
Any Bank in the Dominion.

Make prompt Cash advances on all consignments of

Canadian Cotton & Woollen Goods;

ARE ALSO PREPARED TO SUPPLY

Wool to Manufacturers at most advantageous figures.

We sell to the Wholesale Trade only.

* A dividend has been declared from the insolvent estate of F. R. & J. H. Smith, manufacturers, of Port Colborne, of 4 cents on the dollar.

* A dividend of 13 cents on the dollar is declared from the estate of J. M. McLachlan, of International Bridge, Welland County.

* No attachments nor assignments in Welland County since last October.

* Thomas Griffith & Co., grocers, &c., Welland, Ont., are dissolved. The business is continued by Thomas Griffith.

* The assignee of the Baylis-Wilkes Manufacturing Co. has declared a dividend of 40 per cent.

* A Belleville despatch says at a meeting at Foxboro', yesterday, of those interested in the culture of the sugar beet and the establishment of a beet sugar factory, a delegation was appointed to interview the Government of Ontario to ascertain what assistance it would give, to forward the cultivation of the sugar beet and the manufacturing of the same into sugar.

* A correspondent writes from Welland, Ont., that "business has been almost at a standstill since January 1st on account of the mild and wet weather, in consequence of which the roads have been almost impassable in the country surrounding this place. The merchants must necessarily get extensions in order to get through the spring."

* Jas. Taylor has sold the 100 acre farm in Eramosa known as the "French farm" to John Leslie for \$3,050. John Holson has purchased 10 acres of wood land adjoining his own property near Guelph, Ont., from R. Devitt for \$330. J. H. Lockhart has sold his farm on the Lake Shore, Malden, containing 280 acres, to Edward Barron & Bros., for \$11,000, and has since purchased 33 acres, lot 27, 3rd concession, Malden, from D. P. Réaume for \$3,300.

* The new tariff of the Anglo-American Cable Company went into operation on

Monday last. The present rate, 12½ cents per word, against 75 cents, the previous charge, would suggest that the banner under which the company proposes to move against the new French Cable Company is described "war to the knife and the knife to the hilt."

* A press despatch from Walkerton, January 31, says, "Mr. McLay, registrar of Bruce, having for several years retained considerable sums claimed by the county as refunds of registry fees, the County Council have asked for a commission of enquiry. The defence set up is that the defaults are percentages or overcharges of fees in which the county has no interest."

* A largely attended meeting of those interested in the lobster packing business was held at Bathurst, N.B., last week for the purpose of eliciting opinion as to the necessity of a change in the fishery regulations respecting the lobster fishing season. A motion was passed that the Government be memorialized to fix the time for lobster fishing for the county of Gloucester and Bay des Chaleurs from the 1st of May to the 20th September.

* Heavy dividends in cases of insolvency are becoming less and less common. The estate of William A. Hoagg of Ingersoll is worthy of notice as a case in point. Mr. Hoagg's liabilities amounted in all to \$2,077.02. On this a first and final dividend of 1½c. in the dollar is now ready for the creditors, or \$34.43. The total realized from the estate was \$240.25, which, with the exception of the dividend, was swallowed by the law.

* Extensive dealings in bass, birch and butternut timber are reported from Ottawa as taking place in the Buckingham district since the construction of the North Shore Railway on the basis of \$1.00 for birch and \$2.00 for beech and butternut per standard of thirteen feet in length and eighteen inches in diameter. The wood is bought up for the United States market.

Leading Wholesale Trade of Quebec.

J. H. BOTTERELL & CO

Boot & Shoe Manufacturers
QUEBEC.

Always on hand a FULL ASSORTMENT of the STAPLE LINES.

ORDERS by MAIL promptly and carefully attended to.

PHOSPHATE GRINDER

Millers, Miners, Manufacturers,

CHEMISTS, AND OTHERS,
ARE INTERESTED.

NEWELL'S Patent Universal Grinder

Is pronounced unrivalled in every respect. It will do more work at a less cost than any other Grinding Mill ever invented. It will grind Quartz, GIBBS, PHOSPHATES, Bone, Chemicals, Horn, Cork, Rubber, Wheat, Corn, Coffee, Flax Seed, etc. It saves power and time. It is useful to Farmers and keepers of large stables for grinding feed for their own horses and cattle. Corn and cob may be ground with the same facility as shelled corn. A cordial invitation is extended to all parties to call and see the machine at work at the

DOMINION GENERAL AGENCY,

Union Mills, 59 College St., Montreal.

NEWELL & CHAPIN,
Proprietors and Patentees.

* C. T. Abbott of Watford, Ont., is offering his creditors twenty cents in the dollar.

* Memorials to the Lieutenant Governor and Council, Province of Ontario, praying that aid be granted the Toronto and Ottawa Railway, have been framed and forwarded to the Government by the following named Township Councils, all of which have also voted bonuses: Kaler and Angelsea, Elzevir, Marmora and Luke Madoc and Oso.

* O'Brien & Co., hardware, Exeter, Ont., insolvents are reported under liabilities amounting to \$6,000, and having assets in stock amounting to about \$2,800, besides possibly some equity in real estate. Mr. O'Brien was formerly of Strathroy, where he failed about six years ago. Unable to procure a discharge from his creditors, he has since conducted business for his wife, who is actually the insolvent on the present occasion, and who has real estate both in London and Strathroy mortgaged to the principal firm creditor, Cameron & Co., of Hamilton.

* As a sign of the times the following named sales of vessels, reported from Toronto, will be found significant: Schooner "Blanche," A 2, 6,000 bu, capacity, \$4,000; Schooner "Kate Eccles," A 1, 10,000 bu, \$8,000; Schooner "Canadian," B 1, 9,000 bu, \$2,000; Schooner "Wandeter," A 2, \$6,500 bu, \$3,000; Propeller "Kincaidine," B 1, 9,000 bu, \$4,000. These prices are stated to be in most cases 20 to 25 per cent. above the nominal valuation of the same vessels a year ago.

* The Loan Societies in Ontario haven't it all their own way. A farmer in East Flamboro', the owner of 100 acres, of which nearly one half was so stony that it might be said to be almost paved, owed on a mortgage some \$3,600 to one of his neighbors. After the wood had all been

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FINE JOB PRINTING.

We have added to our establishment a Job Printing Department. Contracts undertaken for

BANK,
RAILWAY,
INSURANCE,

And General **COMMERCIAL PRINTING:**

Newest Type, Presses and other appointments as required in a first-class Printing Office.

MORTON, PHILLIPS & BULMER,

Manufacturing Stationers and Steam Job Printers,

375 Notre Dame Street,
MONTREAL.

MILLS & HUTCHISON

WHOLESALE

CANADIAN WOOLENS

186 McGill street Montreal

FALL STOCK

COMPLETE.

Large variety. **PRICES LOW.** Travellers now on the road. Buyers visiting Montreal are requested to examine our Stock before placing their orders.

cut away and marketed, finding himself unable to pay the interest, he managed to raise an additional \$1,000 on the stony portion of the property through a second mortgage to one of the Loan Societies, whose inspector probably saw the place when its ruggedness was all hidden under a foot or two of snow. A courageous young farmer now offers the company \$300 for the "stony streak."

* The council for the township of Clarke, Ont., have tendered the tax collector, Mr. Thomas Underwood, a vote of thanks for his successful diligence in the performance of duty. The tax roll footed up \$15,321.21, and the collections were within \$3.52 of this amount. This record is, however, surpassed by that of Point Edward, whence it is reported that the collector some days ago handed in his roll, without deductions of any kind, the full amount called for having been duly paid and banked.

* The annual convention of the Ontario Dairymen's Association will be held at Kingston on the 24th, 25th and 26th of the current month. The directors met last week in Belleville, and appointed a deputation, consisting of the President, John R. Craig, and the Warden of the County, to request the Ontario Government to grant \$2,500 for the purpose of obtaining needed statistics, and to employ one or more of the best instructors to be had in Europe or America to assist in the development of dairy interests. The County Council also named a deputation to act in the matter in concert with the representatives of the Association.

* The following reference to Canadian wheat from the *Bulletin des Halles*, a high French market authority, is full of encouragement and promise: "It is only during the present season that for the first time Canadian wheat, a product of the Province of Ontario,

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JOHN McARTHUR & SON,

Importers of and Dealers in

White Lead & Colors,

DRY AND GROUND IN OIL.

Varnishes, Oils, Window Glass, Star, Diamond Star and Double Diamond Star Brands English 16, 21 and 26 oz Sheet. Rolled, Rough and Polished Plate Glass. Colored, Plain and stained Enamelled Sheet Glass.

Painters and Artis's Materials. Chemicals, Dye Stuffs. Naval Stores, &c., &c. &c.

OFFICES AND WAREHOUSES:

310, 312, 314 and 316 St. Paul Street
AND

253, 255 and 257 Commissioners Street

MONTREAL.

has made its appearance on French markets. Hitherto only the Michigan wheat has been known. It is now proved, however, that the product of Ontario is, if not superior to, at least as good as the Michigan wheat, and there is no doubt that in future wheat from the Province of Ontario—of which the valley of Toronto is the great centre of production—will play a part on European markets at least as important as that of the Michigan grain."

* The *Chicago Railway Age*, in reference to the verdict of \$100,000 against the Canada Central Railway, to which we referred a fortnight ago says: "A despatch states that the Canada Central Railroad has been condemned to pay a lumber merchant at Carlton Place, Canada, \$100,000 for lumber and other property destroyed by a fire caused by a cinder from one of its locomotives. This, if not overstated, is an extraordinary verdict, outdoing any instance of damages awarded by western juries in this country. Common justice would seem to require a reasonable limit to liability for accidental fires. Suppose a spark from a locomotive had started the fire that destroyed Chicago? Should the company owning the engine have been confiscated to pay the losses?"

* Three several notifications appear in the last number of the *Canada Gazette*, of intended application to Parliament for the incorporation of railway companies to build roads in connection with the Souris River coal district.—1. The "Grand Valley and Souris River Railway," to be constructed, together with a telegraph line, from a point on the Canada Pacific Railway about 120 miles west of Winnipeg to LaRoche Perceé on the Souris River. 2. The "Manitoba South-Western Colonization Railway Company," to build a line from Rock Lake in the North West Territory to the Souris coal fields. 3. The "Rapid City and Souris River Colonization Railway Company," to build a line, connecting with the Canada Pacific at or near Rapid City, and running thence across the Little Saskatchewan and Assiniboine Rivers, Pipe Stone or Snake and Moose Mountain Creeks to some point on the Souris River.

Leading Wholesale Trade of Montreal

1879. FALL SEASON, 1879.

OSTRICH and VULTURE

FEATHERS.

The Stock of Feathers is now complete in every Department.

Orders by letter will receive personal attention.

No Travellers employed.

J. H. LEBLANC,

547 CRAIG ST., - MONTREAL

Batty's Pickles,

(FULL STOCK JUST ARRIVED.)

C. H. BINKS & CO.,

MONTREAL.

* The affairs of Wm. Wilkinson, store-keeper, Brampton, Ont., who is seeking indulgence at the hands of his creditors, show assets of \$17,700; liabilities of \$29,500. The extension will probably be secured.

* Rails in the United States, both steel and iron, are about 100 per cent. higher than a year ago, a change that increases the cost of track-laying by fully \$3,000 per mile. Box cars cost \$650 against \$350; coal cars \$500 against \$250, and locomotives \$11,000 against \$7,000. Notwithstanding which it is estimated that 7,000 miles of rails will be laid in that country during the calendar year.

* Tenders have been called for (till the 15th of March for the purchase of \$200,000 of debentures of the city of Winnipeg, for the construction of a railway and traffic bridge. J. E. McDo mid offers to take the contract for building the bridge since the withdrawal of the Toronto Bridge Company, and will pay five per cent. of the amount as security.

* We regret to learn that Mr. William McMaster, jr., retail dry goods merchant, Toronto, has been obliged to call a meeting of his creditors. The total liabilities are about \$26,000, mostly to local firms, and one or two houses in Montreal. The particulars of the meeting held yesterday have not transpired, but there appears to be a general feeling among the creditors that the business should be wound up. Mr. McMaster formerly carried on business at Newmarket, and is highly connected.

* Undoubtedly it is hard for the tradesman having a just bill to find himself not only defeated in every attempt to collect the money, but frustrated in his efforts to pursue enquiry after the delinquent, and there is much to be said in apology for the adoption of specially energetic measures to press investigation or force payment under such circumstances; but it is rarely wise to resort to extra legal and high-handed measures to secure one's rights. Such, at least, is the experience of Mr. James Swan, grocer, of Toronto. It was an outrage that young Fanning should incur a debt to him of \$6, and then clothe himself with a coat of invisibility after the fashion of the magicians of

Leading Wholesale Trade of Montreal.

PHOENIX
Fire Assurance Co'y.
OF LONDON.

ESTABLISHED IN 1782.

CANADA AGENCY

ESTABLISHED IN 1804.

LOSSES PAID, since the establishment of the Company, have exceeded

Twelve Millions Sterling.

BALANCE HELD IN HAND, for payment of Fire Losses only,

Exceeds £600,000 Sterling.

LIABILITY of Shareholders UNLIMITED.

GILLESPIE, MOFFATT & CO.

GENERAL AGENTS FOR THE

DOMINION OF CANADA,

CHIEF OFFICE,

12 ST. SACRAMENT STREET.

R. W. TYRE,

Manager.

of old, but it was also an outrage for Mr. Shaw, justly incensed and stubborn by nature though he were, to take a chair in Mrs. Fanning's hall, and declare, and proceed to carry out, his purpose of remaining until his bill against the son was paid. And the first outrage in its issue dwindles into insignificance by comparison with the second, for the liberty of young Fanning is yet unchallenged, while Shaw has been ingloriously taken into confinement and brought thence into Court, to listen with what grace he might to the imposition of a fine of \$150 for trespass. The story is its own moral, which, from the unfortunate grocer's standpoint, is probably but feebly expressed by his patronymic.

* * The *Bulletin des Halles* gives the following comparative table of the world-wide production of sugar this season and last:

	1878-79,	1878-79
	tons.	tons.
BET ROOT SUGAR.		
Europe—		
France.....	290,000	432,000
Germany.....	390,000	420,000
Austria-Hungary.....	360,000	405,000
Russia-Poland.....	215,000	215,000
Belgium.....	55,000	70,500
Netherlands and other countries.....	25,000	50,000
Total.....	1,395,000	1,572,500
CANE SUGAR.		
West Indies.....	1,047,500	1,078,470
Asia.....	30,000	30,000
Africa.....	162,000	207,000
America.....	324,500	315,400
Oceania.....	357,500	392,500
Non-Exporting Countries.....	1,550,000	1,550,000
Total.....	3,471,500	3,568,370
Grand Total.....	4,866,500	5,140,870

From these figures the crop for the present year, 4,806,500, shows a deficiency as compared with that of 1878-9, 5,140,870, of 333,870 tons, of which deficiency 237,500 tons is found in the diminished product of beet root sugar.

* * The difference between a purpose and a pledge, a declaration and a promise, has found very clear exposition through a decision obtained in the Supreme Court of Pennsylvania in an insurance case presenting peculiar fea-

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ESTABLISHED 1800.

LYMAN, SONS & CO.

WHOLESALE DRUGGISTS

AND

MANUFACTURING CHEMISTS

MANUFACTURERS OF

LINSEED OIL,

White and Colored Paints,

Putty,

Calcined Plaster,

and Land Plaster.

DRUG AND SPICE GRINDERS.

IMPORTERS OF

DYE STUFFS, NAVAL STORES, OILS, &c.

382, 384 and 386 ST. PAUL STREET,

MONTREAL.

Tees, Costigan & Wilson,

SUCCESSORS TO

JAMES JACK & CO.,

IMPORTERS OF TEAS AND GENERAL GROCERIES,

66 ST. PETER STREET, MONTREAL.

tures. One Knecht, insured in the Mutual Life Insurance Company, signed an application declaring that the applicant "does not now, nor will he, practice any pernicious habit that obviously tends to the shortening of life." Notwithstanding this declaration Knecht took to hard drinking to an extent admitted to have had influence in bringing about his death. The first court found in favor of the company, that the policy was voided by violation of contract on the part of the insured. The Court above, reversing this decision, gives its opinion in part as follows, one judge dissenting: "Were the mere declarations of the insured in his application as to his future intentions, and his failure to carry out his declarations, or to comply with his intentions as to his future conduct, sufficient to work a subsequent forfeiture of the policy? In no part of the application did the insured covenant that he would not practice any pernicious habit, nor did he promise, agree or warrant not to do so. He declared that he would not. To declare is to state, to assert, to publish, to utter, to announce clearly some opinion or resolution. While to promise is to agree, to pledge oneself, to engage, to assume or make sure to pledge by contract.—Worcester. There is no clause in the policy which provides that if the assured shall practice any pernicious habit tending to shorten life the policy shall *ipso facto* become void. There is only the stipulation that 'if any of the statements or declarations made in the application * * * shall be found in any respect untrue, this policy shall be null and void.' This evidently referred to a state of things existing at the time the policy was issued. As to such matters as I have already said there were no untrue statements. But the assured declared, as a matter of intention, that he would not practice any pernicious habit. Was this declaration of future intention false? There is no

Leading Wholesale Trade of Montreal.

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COMMISSION MERCHANT

AND GENERAL AGENT,

NO. 21 ST. JOHN ST., MONTREAL,

AGENT FOR

Jules Duret & Co., Cognac, [Vine Growers Co.]

Jules Belteric, [Cognac.]

Stewart & Sons, [Genuine Angostura Bitters.]

J. H. Henkes, Delfshaven, Holland Gin, best Palo

"Prize Medal."

Canada Vine Grower's Association of Ontario,

[Brandles, Wines, &c.]

Wheeler & Co., Belfast, [Ginger Ales, &c.]

E. Johnston & Co., Liverpool, [Export Bottlers,

Guinness' Stout, and Bass Ales, &c.]

Manuel Caplenosa & Co., [Barcelona and Tarragona

Spanish Ports.]

Roig Ponsoti & Co., [Barcelona and Tarragona

Spanish Ports.]

C. Scheydt De Wachtel, Cotte, [Sherries, &c.]

George Roe & Co., Dublin, [Celebrated Old Irish

Whiskies.]

C. & D. Gray's Far-famed Loch Katrine, Scotch

Whiskies.

Bollinger's Champagne, Special Brands of Cham-

pagne and Moselle.

Alphonse Chanutte & Co., Chateau Pernaud, Bor-

deaux [Sauternes, &c.]

C. Clarke & Co., Bordeaux, [Clarets, Prunes, &c.]

Jamaica and Demerara Rums.

Geo. Randall & Co., Waterloo, Ontario, Distillers,

[Whiskies, &c.]

Haughar Whiskey Distillery, Limited
(Old Irish Whiskey.)

The advertiser has been appointed agent for the celebrated *HAVES GIN* for Quebec, Ontario and Newfoundland.

allegation, much less proof, that it was so. The assured might well have intended to adhere to his declaration in the most perfect good faith, yet in a moment of temptation have been overcome by this insidious enemy." The argument is certainly clear and forcible, however closely it may seem to trench upon a "distinction without a difference," but that the conclusion reached is in accordance with strict equity will doubtless meet with wide-spread denial.

* * The case of the grocer, Shaw, elsewhere noticed, shows how seeming injustice may result from too little regard for law on the part of an aggrieved creditor. Here is one in which *prima facie* injustice is the outcome of too strict, albeit compulsory, adherence to legal methods on the part of an insolvent debtor: T. F. O'Brien, a well-known real estate dealer of this city, pleaded in the Insolvent Court on Tuesday last that he be granted an allowance for the maintenance of his family. Counsellor Morris, in support of the petition, stated that as far back as the 23th of June last a writ of attachment issued against Mr. O'Brien, since which time the assignee had been in possession of the estate, depriving the insolvent of any means of supporting his family, and refusing any allowance to enable him to do so; and in fact that Mr. O'Brien was compelled to borrow provisions to prevent his family from starving. Mr. Morris further stated that, while his client was actually in the street, without a cent, the assignee had been provided with funds out of the insolvent estate, amounting to upwards of \$500, with which he carried on the war against the insolvent; that it had been found that the insolvent's estate showed a surplus of over \$400,000, and that judgment had been rendered in his favor, which had been taken to a higher Court. Mr. Morris urged that this was a matter of the utmost importance to every business man; that

PINKERTON, WHITHAM & CO.

WHOLESALE MANUFACTURERS OF

BOOTS AND SHOES

Nos. 9 and 11 Youville Street,

AND

Nos. 1 and 3 Normand Street,

MONTREAL.

Opposite H. & A. ALLAN'S Steamship Offices.

A large and well assorted Stock continually maintained, specially adapted to the wants of the Country Trade. Orders through our Travellers, or by mail, promptly filled, and first-class Saleable Goods guaranteed at the lowest possible prices.

D. MORRICE & CO.,**Canadian Manufactures,****MONTREAL & TORONTO.**

Hochelaga Grey Cottons, Cotton Yarns, and Bags,

Valleyfield Bleached Shirtings,

Knitted Goods,

Tweeds, Flannels, &c., &c.

THE WHOLESALE TRADE ONLY SUPPLIED.**BELDING, PAUL & CO.,**

MANUFACTURERS OF

SEWING SILKS,

&c. &c. &c.

30 ST. GEORGE STREET, MONTREAL,

Call attention to Reduction of Prices for Spring as per Price List issued this day.

OUR NEW BRANDS OF

**EXCELSIOR TAILORS' TWIST IN BLACK,
TSATLEE " " COLORS,**

Are, for perfection of Finish and Roundness of Thread, unequalled by any sold in the Canadian market.

In order to encourage the growing demand for a better 50-yard spool than that so popular in Canada of late, we have reduced our Brand of

EAGLE, 50-yds (4 lbs str engh)

TO

40 cts. per doz.,

And confidently recommend it to the Trade as an article that will give every satisfaction.

Produced in all colors in Letter A**" Blacks " A, B, C, D and E.**

Montreal, Jan. 23, 1880.

Wm. McLAREN & CO.**BOOT AND SHOE**

MANUFACTURERS;

Factory: 90, 92 & 96 Jurors Street,*Offices and Warehouse: VICTORIA SQUARE,***MONTREAL.****JOHN S. SHEARER & CO.,
MONTREAL.**Representing well-known Makers of
Knitted Goods, Naps, Tweeds, Etoffes
&c., &c., &c.

Agents in Canada for Messrs. Wm. Lindsay & Co., Shippers and Forwarders of Liverpool, London and Glasgow. Messrs. L. & Co. having recently established a Branch House at Glasgow, importers trading with Scotland will find it to their advantage to correspond with them or us as to rates.

that this section of country should be provided with a railway; many of the friends of the local settlers at present in England are waiting the decision of the Government as to the route of the railway decided upon before emigrating here; it is believed that, should the Northern route be adopted, a large number of settlers will be lost to the Dominion, and settle in a foreign country."

the same means might be resorted to against any insolvent. O'Brien's counsel intend, it is stated, if means are not found before the Courts here of relieving their client from his unfortunate position, and of enabling him to provide for his family, to lay the matter before the authorities at Ottawa. The petition was held over until yesterday; when the matter was finally settled by an order permitting O'Brien to take the management of the estate upon giving security for movables and profits.

The deputation visiting Ottawa to promote the interests of the Rapid City and Souris River Railway waited upon the Minister of Railways and Canals on Monday last, and presented a petition, signed by 500 settlers in the district represented, the most impressive clause of which reads as follows: "West of Rapid City there is a large tract of unoccupied Gov-

ernment land which, by the adoption of the Southern route, would be open for sale and homestead, whereas along the Northern, route a large portion of the land is held by speculators; that, in adopting the Southern route above mentioned, the railway would be brought in closer proximity to the extensive and exhaustless coal fields recently discovered within a comparatively short distance south of Rapid City; that the growth of Rapid City during the past 18 months has been greater than any new town ever known in the history of Canada, and this despite all the disadvantages connected with the absence of railway communication; that the great inducements which the fertility of the country offers are such that there will, in all probability, during the coming season, be the largest immigration to the Northwest ever known, which makes it all the more important

H. SUGDEN EVANS & CO.

(LATE EVANS, MERRICK & Co.)

WHOLESALE DRUGGISTS

MANUFACTURING

Pharmaceutical Chemists,

41 to 43 ST. JEAN BAPTISTE ST.,

MONTREAL.EVANS, SONS & Co., EVANS, LESCHER & EVANS,
Liverpool, Eng. London, Eng.**WILLIAM DARLING & CO.,**

IMPORTERS OF

*Metals, Hardware, Glass, Mirror Plates,**Hair Sewing, Carriage**Makers' Trimmings and Curled Hair.*Agents for Messrs. Chas. Ebbinghaus & Sons, Manu-
facturers of Window Cornices.

No. 30 St. Sulpice, & No. 379 St. Paul Streets

MONTREAL.**A. & T. J. DARLING & CO.****BAR IRON, TIN, &c.,
AND SHELF HARDWARE.**

CUTLERY A SPECIALTY.

TORONTO.

[6 FRONT ST., East.]

The Journal of Commerce

FINANCE AND INSURANCE REVIEW.

MONTREAL, FEBRUARY 6, 1880.

THE BOARD OF TRADE.

The adjourned meeting of the Board was rendered specially interesting by a speech from Mr. Cramp, the late Chairman of the Harbour Commissioners, who, during his term of office, had had opportunities of considering thoughtfully the various charges to which vessels coming to the port of Montreal are subjected. Those charges were divided by Mr. Cramp into three principal items, viz., harbor dues, pilotage and towage. In all of these, except towage, Mr. Cramp is of opinion that Montreal will compare favorably with any other American port. He admitted nevertheless that the charges were very considerable. He explained what the Commissioners had done in the direction of a reduction of the harbor dues. The main question, however, is whether the improvement of the navigation between Montreal and Quebec ought to be assumed as a Dominion work. The Commissioners have always contended that it should be, and in doing so have, without doubt, faithfully represented the public opinion of Montreal. On the other hand the Quebec influence has been opposed to such assumption, on the ground, probably, that the foreign trade should not be removed from Quebec to Mont-

real by means of an expenditure to which Quebec would have to contribute. This vexed question will have to be decided by those who are disinterested in the matter, and we must only hope that such decision, whatever it may be, will be accepted by the contesting parties. Meantime the reduction of harbor dues depends, as Mr. Cramp very clearly pointed out, on the Harbour Commissioners being relieved of the interest on the amount expended in the improvement of the St. Lawrence between Montreal and Quebec. On the pilotage charges, Mr. Cramp doubted the possibility of making any important reduction between Quebec and the points below. He thought it possible to diminish the risks and so reduce the charges, but this was to be accomplished by creating a second class of pilots, who would receive less pay. In this connection, Mr. Cramp referred to a bill which had been prepared with great care, submitted to the Government, accepted by it, carried through the Commons, and afterwards thrown out in the Senate on representations from members of that body which the Commissioners had no opportunity of considering. We hesitate to offer an opinion on such a point, but we own that the impression that we derived from Mr. Cramp's remarks was, that the Commissioners had satisfied themselves that, after convincing the members of the Government that their proposals were sound, had considered their task completed, and had not taken any trouble to make the members of the Senate acquainted with facts. Mr. Cramp explained the towage question at some length, and pointed out that the great defect was that there was no regular tariff, and he argued most conclusively as to the necessity of having one. He held that the vessels which should be encouraged were those styled port of call ships, which were the ones which were driven away by the present system. Mr. Cramp was strongly of opinion that legislation is absolutely necessary, and he seemed favorable to the ports of Montreal and Quebec being made free from tax. After Mr. Cramp's speech, there was a desultory discussion, Mr. Coghlin having introduced the Senate's rejection of the bill for repealing the Insolvency Law, and inasmuch as he (Mr. Coghlin) thought the action of the Senate "most improper," he was of opinion that, "if the members of the Senate went on in that way, the sooner they got rid of the fossil the better." Now we must be permitted to doubt the propriety of such language from a member of the Board of Trade, and especially as, if we are not greatly mistaken, the Senate acted in accordance with the

opinion of a majority of that body. There is considerable difference of opinion on the subject of the Insolvency Law, quite enough to render it very objectionable for any member of the Board of Trade to refer in such terms to one of our Houses of Parliament. The Insolvency Law seemed to have no defenders, which was probably owing to the irregular way in which the subject was introduced. After the brief reference to the insolvency question, Mr. Cramp spoke again, and expressed his conviction that Montreal was steadily losing ground in its power to divert the produce of the Western States, and that too great efforts could not be put forth to reclaim our position. The Chairman then laid before the meeting some statistics of the receipts and shipments of the port.

The last speaker was Mr. M. P. Ryan, M.P., who had no hesitation in saying that "Parliament would be ready to give them every assistance," and that the sooner Montreal "could be made a free port, the better it would be for the country." We hope Mr. Ryan has not miscalculated the opinions of his fellow-members, and that next session will give us some satisfactory legislation on the subject of our port charges.

THE BANK STATEMENTS AND THE SPECTATOR.

We have not been of the number of those journalists who have criticized the mode adopted by the Spectator of conveying to the public the views of the editor on the topics of the day. The editorial "We" is, after all, merely the opinion of the responsible editor, though it is assumed that he writes in the name of the public. The Spectator writes in his own name, and ought at least to be held as responsible for what appears under the editorial head signed "Editor" as any other editor. The Spectator has recently adopted a practice, which cannot be suffered to pass without notice. He introduces anonymous letters under the editorial head, and by so doing must be held personally responsible for their contents. In the Spectator of the 24th is a letter on the bank statements, signed "a subscriber," which the editor ought to know is a mere piece of clap-trap, inasmuch as he took some pains to make himself acquainted with the cause of the discrepancy in the bank returns, under the headings "due to other banks," and "due from other banks." It must be borne in mind that each bank is under the necessity of classifying its transactions under the heads furnished in the Government returns. The particular heads to which the Spectator draws attention, and

which in his opinion require the attention of the crown prosecutor, have, as is well known, given rise to differences of opinion among bankers generally. The chief cause of difficulty is found in the headings. Under "liabilities" there were two headings under which certain transactions might be placed. A loan from one bank to another for which a deposit receipt payable after notice or on a fixed day, and bearing interest, ought, according to the opinion of some, to be placed under the heading "due to other banks," whereas it was held by others that "due" was what was exigible in cash, and that loans for which deposit receipts were given should be classed precisely in the same way, whether given by banks or individuals. It was sufficiently proved on the late trial that such was the practice of bankers. When reference is made to the heading of "assets" there is a much greater difficulty found. The only heading except "due from other banks" under which such transactions could be placed, is "loans to corporations," and this certainly would be deceptive. Banks are corporations, but it was clearly not the intention of the framers of the act that loans from one bank to another should be placed under that head. The practice of the lending banks has been to include under the heading "due from other banks" all amounts owing by such banks, whether actually due and exigible in cash or payable on a future day. This is the cause of the apparent discrepancy which has been already so fully explained, and by no one more satisfactorily than by the editor of the Spectator, that we own we read with amazement his recent imputation of perjury against bank officers, and his appeal to the crown prosecutor. We admit that the bank returns provide a convenient mode of dealing with all cases in which doubts may arise, "Other assets or other liabilities not included under the foregoing heads." It cannot be supposed that such headings were intended for ordinary bank transactions, and several banks have never used them. It is tolerably certain that the form of bank returns will be amended during the next session, and meantime it is only fair to assume that the intention of the banks has been to comply with the law. It may be observed that the discussions which have taken place have led to changes in the Bank returns, especially in respect to loans to corporations, under which heading it is possible that loans to banks are included.

* Port of Hamilton customs receipts January, 1880, \$49,140.33; 1879, \$64,740.81; decrease, \$15,600.48.

FORECASTS OF OUR FUTURE.

Messrs. J. X. Perrault & Co. have issued the first number of a monthly Review devoted to "Canadian Emancipation and Commercial Union with the United States." In order to protect correspondents, "articles will not be signed." The first number contains 32 pages of matter on a variety of subjects, all, however, having for their object to express dissatisfaction with our present political institutions. The first is an enquiry into the "cause of our general depression." The answer, of course, is "our colonial system," and the pinch is said to be that we have no control over "our foreign trade," the meaning of which is, that we have no means of compelling foreign nations to modify their tariffs as we would like. We may take other opportunities of discussing the question of our relations with foreign nations, but, in the meantime, we should like to be informed by our revolutionary contemporary, whether since the year 1867, when the Canadian provinces were confederated into the Dominion, there has been no prosperity in the country. We have no idea that even the most revolutionary of the writers in the new periodical will affirm anything of the kind, and yet we have had no greater control over our foreign trade during periods of prosperity than during those of depression. This ought to satisfy reflecting minds that the cause must be sought elsewhere than in the absence of European foreign trade. One would imagine that Canada was a large exporter of manufactures, and that she was able to compete in European markets for the sale of goods which can only be manufactured at all by the aid of protective duties.

Our intention is to confine our present notice to one of the subjects discussed in the new journal which has not even a title by which we can designate it. The question is asked: "How did our West India embassy succeed?" and it is answered by throwing on the Imperial Government the responsibility for its alleged failure. We intend to cite the very words of the essayist, so that there may be no misunderstanding. It is said of the delegates:

"Meeting with splendid receptions they carried everything before them, and concluded most satisfactory treaties signed and agreed upon, the assent of the local governors alone being yet required to make them binding—a pure matter of form, as was repeatedly asserted to our plenipotentiaries. But strange to say the signatures of the

"governors are yet to be attached to these documents after eleven years of expectation."

The writer proceeds to state that the explanation is to be found in the fact that there was a confidential despatch from the Colonial Office to the local governors, instructing them "not to sanction any interprovincial agreement made with Canada, in which mutual commercial advantages would be stipulated to the exclusion of Great Britain and Ireland;" and it is added, "so after all the plenipotentiaries were floored by the London Foreign Office, and so they have been, and so they will be every time as long as we have not the full and sole control of our own commercial relations with foreign countries." If we could afford space we might dwell on the effrontery of this reviewer, who evidently thinks that it would be quite proper that colonies of the British Empire should be allowed to make commercial treaties with one another, under which products and manufactures should be exchanged between them on more favorable terms than those granted by either to the mother country. We might also point out what the essayist evidently has no conception of, that even independent nations cannot make treaties exactly as they would like, as there is a general rule in all modern treaties, known as the most favored nation clause, under which it is prohibited to grant preferences to one nation over another.

We have read the despatches to which reference is made, and we do not hesitate to affirm that a more unfair description than that given of them could not be made.

On the 23rd Sept., 1865, Lord Monck transmitted two approved minutes suggesting the West India commission. On 28th October, Mr. Secretary Cardwell wrote: "I request you will assure the Provincial Government that Her Majesty's Government cordially approve the suggestion they have made, and will support it by all the means in their power." The despatch enclosed copy of a letter from the Board of Trade, in which attention was called to the difficulty that might arise if advantages were given to one foreign country, not given to others, with which treaties of reciprocity might exist. There is nothing in the instructions signed by Sir Alexander Galt to the Commissioners to indicate that they were authorized to make treaties. In fact their duty was limited to seeking information, and communicating it, and ascertaining on what conditions increased facilities could be given to trade between the

colonies. British Guiana was the first colony visited, and the report states: "The commissioners having ascertained that the import duties established by tariff in Demerara (British Guiana more correctly), and indeed in the British West India Islands generally, were on a moderate scale, it appeared unnecessary to urge any immediate change therein, but they suggested to H. E. that, as a preliminary step towards promoting trade between the West Indies and British North America, the establishment of an improved postal service was very desirable." It is to be observed that the Commissioners arrived on the 22nd January, 1866, and left on the 31st. After a statement of their representations the report proceeds:

"His Excellency entered warmly into the subject, and promised to give the project his best aid. Finally, on the 29th, after discussion and consultation on the part of the Governor with his Combined Court, and many influential citizens of Georgetown, the following memorandum was signed in duplicate by Mr. Hincks, on the part of Demerara (British Guiana), and by Mr. McDougall on the part of the Commissioners."

MEMORANDUM.—"The following propositions are agreed to by the governor of British Guiana and by the Commissioners from British North America as a basis for future negotiations on the subject of extended commercial intercourse between British North America and the British Colonies in the West Indies:

1. "That customs duties and port charges on the produce and shipping of the respective colonies shall be levied solely for revenue purposes and for the maintenance of indispensable establishments, and that the several governments will be prepared to consider in a liberal spirit any complaint having reference to imposts that may be preferred by another government on the ground that such imposts are calculated to obstruct trade.

2. "That it is desirable to extend and improve the postal communications between the West Indies and British North America.

3. "That if it should be found practicable to effect a satisfactory arrangement for the establishment of such a communication on the basis of the West India Colonies contributing a fair proportion to any subsidy which it may be found necessary to grant, the Governor of British Guiana will be prepared to recommend the Combined Court of the Colony to contribute an equitable share of such subsidy."

It is also stated that there was an understanding that British North America should pay one half the subsidy and the West Indies the other half. The report adds that the Commissioners "received repeated assurances of the favor with which any plan for the promotion of trade with British North America would be considered in Guiana." The Commissioners proceeded from British Guiana to Trinidad and thence to Barbadoes. The minute of the Governor of Trinidad is substantially the same as that given above, and the Governor of Bar-

badoes ratified the Guiana minute in the following terms: "I fully concur in this minute with regard to the two last positions. I shall be quite ready, as soon as they assume a practical shape, to promote the favorable consideration of the arrangement by all the means in my power." Signed, James Walker, Governor in Chief of the Windward Islands. Another to the same effect was signed by S. J. Hill, Governor in Chief of the Leeward Islands. So much for the bold assertion which we have quoted from the revolutionary periodical, and which is much on a par with many others. It was not the fault of the West Indies that the postal service scheme fell through. We fear we have devoted too much space to our subject, but we are not inclined to tolerate reckless assertions made with the worst possible intentions.

BEET-ROOT SUGAR.

The Hamilton Spectator charges us with propounding "a novelty in economic doctrine," because we have pointed out the fallacy of introducing a new industry into the country under an enormous protection. This "novelty in economic doctrine" is precisely that of the Anti Corn Law League in England, which agitated for the repeal of the duty on corn, on the ground that all the corn raised in the United Kingdom was sold at a higher price by the amount of the duty, and that, consequently, the consumers paid indirectly a very large tax to the proprietors of land. The argument applies equally to sugar imported into Canada, which is now sold at its cost, charges and duty, which we will assume, for the sake of illustration, to be 10 cents per lb. It must be obvious that beet sugar of the same quality would sell at the same rate, so that the consumers of sugar would be taxed indirectly to the extent of the duty for the benefit of the growers and manufacturers of beets, and would afterwards have to be taxed to recoup the treasury for the loss of the sugar duties. The difference between the corn and the sugar tax is simply this, that in the case of corn in England it was an established industry, and that properties had been purchased and leases taken on the faith that a duty would be imposed on foreign corn, whereas, in the sugar case, the proposal is to establish a new industry under an enormous protection.

The Hamilton Spectator, however, states that we have "mistaken its position with regard to exemption from excise duties." It would not ask the Government to refrain from imposing

such a duty "after the industry becomes established;" in other words, persons are to be encouraged to invest capital in a new industry, with an indefinite amount of excise duty looming before them in the distance. Far better, in our opinion, that there should be no deception, and that, before the capital is invested in a speculative enterprise, the terms should be settled as to the future tax. All the experience of the past convinces us that the time would never arrive when the beet sugar manufacturers or the growers of beet would think it proper either to reduce the present sugar duties or to impose an excise tax on the home manufacture. We are quite satisfied, now that the Spectator has admitted that beet root sugar must be charged with an excise duty, which is precisely what we have contended for, that an intelligent public should judge between us, whether it is not fairer that persons investing capital in that industry, should know before they do so, the extent of the protection that will be granted to them by Parliament. Under any circumstances they will have to run the enormous risk of the adoption of free trade principles by the people and Parliament, but that is a risk which they must run in common with all other protected industries.

We have to notice that the Spectator continues to shirk the Brazil and West India trade question. We have, moreover, to request our contemporary to point out a line that we have written implying that it is not the people who consume the sugar who pay the duty.

CANADIAN FORESTRY.

(Continued.)

POPULAR.

Poplar.	Populus.
White.	Alba Canadensis.
" (Aspen)	Tremuliformis "
Balsam.	Balsamifera.

The wood of this tree is becoming more utilized in the manufacture of fancy woodware and household utensils. It is also much used in the wainscoting of railroad and other carriages, and in panelling. The bark is used in dyeing, and the Balsam poplar is well known for its medicinal purposes.

SPRUCE.

Spruce.	Abies.
White.	Alba.
Black.	Nigra.

The characteristics of the hemlock spruce have been already given. It remains only to note the properties of the other varieties of the spruce fir. The white spruce is found in all parts of the Dominion, and it is used in general domestic

purposes, for fencing, for posts, &c. It is also largely used in the making of packing cases, &c. The black and red spruce are more valuable as possessing in a higher degree strength and elasticity. It is used for masts, for small craft, for top masts, sprits and booms, and for railroad ties and sleepers. It has also valuable medicinal properties. Spruce beer, so much used in Lower Canada, is very excellent, especially when made from the "double spruce."

TAMARAC.

Tamarac (Larch). *Larix Americana*.

The use of the tamarac or larch is now becoming general in shipbuilding. It is also admirably adapted for knees and fullocks of vessels, for railroad ties, sleepers, telegraph poles and other general purposes. It also enters largely into consumption for the uses of the farm, for beams, posts and rafters, combining, as it does, strength with durability.

WALNUT.

Walnut.	<i>Inglans</i> .
Black.	<i>Nigra</i> .
Grey.	<i>Cathartica</i> .
Hickory.	<i>Carya</i> .

Black walnut is almost solely used in the manufacture of furniture and cabinet ware. The wavy black walnut veneers are exceedingly rich in appearance, and all articles made from it command high prices. Gunstocks made from the roots are highly prized. There is very little black walnut exported. Grey walnut is much used in the manufacture of furniture, &c., but it does not command so high a price. Hickory.—The properties of this wood have already been described.

WILLOW.

Willow.	<i>Salix</i> .
White.	<i>Alba</i> .
Black.	<i>Nigra</i> .

The willow is used in the manufacture of useful domestic and ornamental ware, and also in panelling. The surgeon and the cricketer also well understand the value of this wood. There are many species of the willow in Canada, but the wood is not yet largely used, nor is the business of "osier" very widely established, nor "wicker ware" as widely manufactured as it should be among us. The bark of the willow is an astringent, and is sometimes used in dyeing.

The foregoing are the principal forest trees within the Dominion of Canada. There are others of minor importance, as the yew, thorn, hazel, sumach, ironwood, locust, hornbeam, and a few others—each used more or less for domestic purposes, or for some property they may possess as drugs or dyes.

The various woods to be found in Manitoba and the North-West territories are: the pine (white and red), tamarac, spruce (white and black), balsam, elm (swamp), maple (soft), poplar, birch, willow (white and red), balm of Gilead, &c., &c. The great scarcity of timber in Manitoba and portions of the North-West territories is severely felt by the settlers, and fuel is very expensive, and of very poor quality; hence some means must be very promptly devised for the systematic planting of trees of the various genera that may be found best adapted to the several soils throughout the different sections of country. In a domain of such vast extent there is a fruitful field for the researches of the botanist and the florist; but, above all other pursuits, that of forestry is the most important, and demands the immediate attention of the authorities.

CONCLUSION

From the foregoing statement touching the economy of the woods and forests of the different Provinces of the Dominion it is found that in no one section has any precaution been taken to create a continuous supply of timber—neither by re-planting any portion of the land that has already been stripped of the timber, nor by protecting the young trees from the axe of the thoughtless or the improvident. That, though all the authorities deprecate the wanton destruction of the woods and forests, and deem as *fatal* to the best interests of the Dominion any delay in grappling with this question, yet no attempt has been made to correct the evils complained of.

It is now more than twenty years since the writer first brought to the notice of the Government the necessity for protecting the fisheries, which were at that time given over to the destruction of all parties. He spared neither time, labor nor money in collating data to show the destruction that was being pursued in every part of the Province. It was an herculean task to combat the prejudices of the interested, but, ultimately, the necessary legislation was secured, and by the fostering care of the Government, by incessant vigilance day and night, and by a systematic organization (approved of by the Executive Council), the proper protection of the fisheries was secured, these fisheries to become in a few years of that intrinsic value in which they are held at the present day. The woods and forests, in this year of grace (1879) are in the same condition that the fisheries were prior to 1857; and the same authority that led to the preservation of the one must be invoked to stay the evil that has fallen on the other.

The produce of the woods and forests is the chief staple of commerce. It has given untold wealth to the country and to the public treasury, and employment to tens of thousands of people in each section of the Dominion. It is an interest that has made the country what it is, and in it is involved her future welfare. Surely, then, it were wise to devote a portion of the "Crown and Timber Dues" to the re-planting and protection of the forests, so much needed and so loudly called for.

No doubt can be felt as to the desire of the Government to act in this matter in the interests of the country at large, and each province should bear its relative proportion of expense that would be incurred in re-planting and protection, while at the capital the necessary machinery should be invoked to establish a "school of forestry," that has been so urgently and unanimously recommended by all authorities who have given this question their study and consideration.

ACCIDENT INSURANCE COMPANY.

The fifth annual report of the Company, published in another part of this number, shows that 3,096 policies were issued or renewed during the year 1879, insuring \$4,210,750, and drawing into the treasury premiums amounting to \$24,949.76. To this amount there is added \$2,465.72, the sum of interest received and accrued, making a total revenue for the year of \$27,415.48. The net surplus as regards policy holders is found to be \$43,207.45 by deducting from the balance of receipts and expenditure account carried forward to the current year, \$48,471.99, (being the assets of the company) the liabilities, exclusive of paid up capital, which are stated at \$5,264.54. In this amount is included claims in abeyance. Deducting from the surplus thus found, \$43,207.45, the amount of paid up capital, \$27,120, and the estimated proportion of increased premiums on hand, \$5,939, there remains a surplus above capital and all direct liabilities of \$10,148.45.

From the foregoing figures it appears that the financial condition of the company is steadily improving. The last annual report gave the surplus to the credit of reserve account as \$8,876.76, showing an increase for the past year, after paying 8 per cent. in dividends, of \$1,271.69. With regard to the allowance for claims in abeyance the report states that their number is three; that two of them merely await the requisite proofs, and that one is contested. This claim, it is gratifying to note as a fact inferentially creditable to the management, constitutes the only one resisted by the company

during the five years of its existence. The circumstance gains in significance when it is added that the claims to date number 700, reaching a total of \$30,000.

Another feature of the business of the company which seems entitled to special mention is that, under the bonus system in use, \$150,000 of insurance has been granted the insured within the past year without payment, that is, as a dividend. Those who have completed five years insurance without claiming upon the company become beneficiaries under this system.

In submitting the report the president, Sir A. T. Galt, spoke of the progress of the company as highly satisfactory, and expressed the belief that the shareholders would endorse the opinion. This they at once proceeded to do by accepting and adopting the report, carrying the usual vote of thanks to the directors, the manager, Mr. Edward Rawlings, and staff, and re-electing the officers whose terms of office were expired.

THE REVENUE STATEMENTS.

The summary statements of the goods entered for consumption during the half year which ended on the 31st December last are now complete, and we shall endeavor to place the result fairly before our readers. The total amount of dutiable goods was \$24,046,457 and of free goods \$7,465,617. The trade returns for the year ending 30th June, 1879, have not yet been published, but the aggregate imports for the year ending 30th June, 1878, were \$91,199,577 of which \$59,776,589 were dutiable, and \$31,422,988 free. The value of cotton goods imported in 1878 was \$7,104,517, which paid duties amounting in the aggregate to \$1,243,336. In the last half year the value of cottons was \$2,782,270, and the duty \$506,922, or about 21½ per cent. ad valorem. As the duty on unenumerated goods is 20 per cent., it is obvious that but a small portion of the imports can have been of the class of goods subjected to high duties.

The value of woollens imported in 1878 was \$8,535,453, and the duty \$1,484,721. In the last 6 months of 1879 the value was \$2,888,128, and the duty \$762,955, or over 26 per cent. As the duties on unenumerated woollens are 20 per cent., it would appear that a larger proportion of the class subjected to high duties has been imported in woollens than in cottons.

The value of iron and steel and manufactures thereof imported in 1878 was \$7,993,667, and the duty, \$706,954. In the last 6 months the value of iron and

steel and manufactures thereof was \$2,865,296, and the duty \$580,061, or about 20½ per cent. In 1878 the duties were 17½, 10 and 5 while pig iron and railroad bars were free.

The value of books in 1878 was \$892,258, and the duty \$44,613. In 1879 in six months the value was \$460,264, and the duty \$69,708, or 15 per cent.

The value of sugar in 1878 was \$5,982,078, and the duties were, on all grades, \$2,515,655, or about 42 per cent. In the six months of 1879 the value was \$1,934,956, and the duty \$1,041,051, or about 54 per cent.

The value of tea in 1878 was \$2,597,847, and the duty \$611,313, or about 23½ per cent. In 1879 the value was \$1,320,850, and the duty \$315,901, or rather less than 24 per cent. On the direct importations it was only 21½ per cent., and on the tea from the United States 33½ per cent.

One other important article of consumption we may notice: In 1878 the import of coal was 894,798 tons, valued at \$3,054,846, or about \$3.40 per ton, and was duty free. In 1879 (six months) the quantity was 572,884 tons, and the value \$1,532,534, or about \$2.67 per ton, and the duty \$286,442. The import of coal does not seem to have been affected by the duty. We place the foregoing facts before our readers without comment at present, but we shall continue our comparative statements.

— The unfortunate result attending the shipment of Annapolis, N. S., fruit to England, noticed last week, has given rise to no little irritation and some sharp contention and vigorous correspondence. The loss was attributed in the original published account to "the rascally manner in which the fruit was put up"—terms that were softened in our report to "scandalously bad packing." A Mr. Chesley of Annapolis, feeling "a flash of indignation, at the audacity of the statement" (not ours but the one first quoted and appearing in the *Annapolis Journal*) rushes into print and flings about adverbs and adjectives of invective in a manner to denote that the admitted flash of indignation struck upon highly inflammable material, so quickly did it burst forth as fiery abuse. "Villainously slanderous charges," "vile and groundless slander," are the terms in which the writer characterizes the report, and which lead him to say, "I abhor the attempt to vilely fasten on producers the cause by dishonest packing." Mr. Chester is evidently of those who maintain that "soft words butter no parsnips." His violent denunciation, however, is not permitted to go unchallenged. One "Veritas" joins issue with him as to the cause of loss in shipments of fruits, writing to the *Halifax Chronicle*, as of his own knowledge, that "there are fruit producers and packers in Annapolis County who are guilty of knowingly and designedly packing their fruit in a rascally way." The writer then cites an

instance in support of his statement, and intimating that the evil is by no means confined to Annapolis County, concludes by saying: "The way fruit is sent into this market alone, if the statements of auctioneers and those who deal largely in produce are to be believed, is a crying disgrace to our Province, and it is getting worse every year. Let those who have suffered give us their experience, and with your valuable assistance these vile practices will receive such (*sic*) a check that will operate advantageously to all consumers." We have no interest whatever in the question of fact raised as to the particular shipment cited, but have noticed the matter somewhat at length, believing this to be a good way of directing attention to the very great importance of careful and conscientious packing, whether it be fruit or other market commodity. But apart from dishonest packing, which need not be considered, so surely will such methods speedily bring on their own overthrow, there is indisputable need of more extensive adoption of the best known modes of packing, if Canadian produce is to gain and maintain the rank in the English markets which now plainly appears to be open to it. A sensible advantage in price is almost always to be had for produce cleanly and invitingly packed, even when quality is admitted to be identical, and it not infrequently happens that relatively poor stock commands a ready sale by reason of good appearance, when better is neglected because unattractive. We are not hinting at, and would not for a moment give countenance to, any attempt to disguise in the least degree the true quality or brand of stock of any kind, but merely wish to bring prominently forward the simple statement of fact that with a given quality a better market, both as to price and snap, is obtainable, in proportion to the carefulness, cleanliness and thoroughness with which the commodities offered have been prepared for shipment; and the difference so gained will usually far more than compensate for any extra pains taken in preparing the goods for market.

— Mr. A. R. Bell, wine and liquor merchant of this city, contests the matter of a writ of attachment issued against him as reported in the *JOURNAL* of the 23rd inst. Our notice was incorrect in naming Mr. Bell as of St. John, N. B., as well as of this city. Formerly Mr. Bell had a branch in the former city, but last May he disposed of the same to T. William Bell & Co., who continue the business, and whose standing is unchallenged. We are informed that the party at whose instance the writ issued against Mr. A. R. Bell was fully secured.

— In the matter of the writ of ejection against Mr. Worthington of the Windsor Hotel, returnable to-day, that gentleman appeared by counsel and put in a formal answer. It is understood that the affair will be amicably adjusted.

— James Gordon Bennett's gift of \$100,000 for the sufferers in Ireland leaves nothing to be desired in the way of an example of liberality.

—The number of failures in England and Wales in 1879 according to Kemp's Mercantile Gazette was 15,732, against 13,630 in 1878, 11,247 in 1877, and 10,848 in 1876. There were 2,609 failures in the grocery and provision trade, 2,128 in the building trade, 1,604 in the wine and spirit trade, and 2,087 in the woollen and drapery trade. The failures steadily increased week by week, during 1879, up to the end of October. The decrease in the number of failures being coincident with reports of activity in several branches of trade, it is evidence of a real improvement, and that the lowest point in the depression has been passed.

THE ACCIDENT INSURANCE COMPANY OF CANADA.

FIFTH ANNUAL REPORT.

The Directors beg to present the following statement of the Company for the year ending 31st December, 1879, and setting forth its position at that date:—

3,096 Policies have been issued and renewed, insuring.....	\$4,210,750 00
The premiums received thereon were.....	\$24,949 76
Add—Interest received and accrued.....	2,465 72
Total revenue for the year.....	\$27,415 48
The balance of receipts and expenditure account carried forward to next year (being the assets of the Company) amounts to.....	\$49,471 99
The liabilities (exclusive of paid-up capital), including Directors' fees, 1878, claims in abeyance, commission on Agents' balances reported, rent, &c., and dividend for half year ending 31st December, 1879, payable 6th January, 1880, amount to.....	5,264 54
Surplus in hand as regards policyholders, over and above un-called capital.....	\$13,207 45
Against this there has to be temporarily reserved—Estimated proportion of premiums in hand unearned. \$ 5,939 00	
Also, paid-up capital. 27,120 00	
Leaving.....	33,059 00
Net surplus as regards shareholders (over and above capital and all liabilities) at credit of reserve.....	\$10,148 45

The losses paid and provided for during the past year amount to nearly \$8,000, thus making the total claims to date over \$30,000, the number of claims comprised therein being over 700. There are only three cases in abeyance, one of which the directors, after due deliberation, considered it right to defend; this is the only claim which the company has, in its five years' existence, contested, and notwithstanding that the directors are of opinion that the company is not liable, provision has been made for it in the estimates at the full amount. The other two claims are simply awaiting the usual proofs, and will be paid as soon as these are forthcoming.

The bonus to insurers referred to in last annual report has been applied in the several cases

entitled to it, and the amount of insurance given free by virtue of that system has in the past year amounted to over \$150,000.

The system will apply again this year to those who will have completed five years' insurance without claiming upon the company.

The ultimate results of the year's transactions shew that in, addition to paying a dividend of 8 per cent on the paid-up stock, distributing the bonus to the insured as referred to, making ample provision for all outstanding matters and writing off the balance of the preliminary expenses, there has been a slight amount added to the net surplus, which now stands at \$10,184.45 over and above all liabilities, and independent of capital paid-up.

The dividend of 8 per cent. is, as on former occasions, less than the interest earned on the investments of the Company.

The investments of the Company continue to be satisfactory, and although included in the balance sheet at par, are in many instances at a considerable premium thereon.

The Directors retiring this year are Messrs. Ferrier, Cramp and Macdougall.

The thanks of the Directors are due, and are hereby tendered to the various local directors and agents for their valuable co-operation in the interests of the Company during the past year.

Statements of receipts and expenditures are submitted for the scrutiny of the shareholders present, and will be open for inspection of any shareholder who may desire to see them at the head office.

A. T. GALT, President.

EDWARD RAWLINGS, Manager.

The President, in moving the adoption of the report, referred to the satisfactory amount of business transacted, in face of the extreme depression which had existed during the past year, and had affected every description of business in the country. The Company had paid a large number of claims during the year, and for the first time in its existence the Board had felt it necessary to dispute their responsibility under circumstances in which they felt justified in defending the Company's interests.

They had paid over 700 claims without hesitating, and in this was good evidence of the usefulness of the Company to the community. He was glad to see that as a Canadian institution this Company was duly appreciated and supported by the Canadian public, and he believed that it would always be found to act in an honorable and liberal spirit with all those who placed confidence in it. He referred to the fact of the bonus to insurers, by which a large number of persons had this year obtained their insurance free by virtue of their having been five years on the books without claiming against the Company, and he also referred to the fact that the dividend paid to the stockholders, being less than the amount received as interest on the investments of the Company, did not in any way affect the general funds arising from the premiums received on account of insurances. He regarded the progress of the Company as highly satisfactory, and believed that the shareholders would endorse him in that opinion.

The usual votes of thanks to the Directors and to the Manager and staff were carried and responded to in an appropriate manner by the President on behalf of the Directors, and Mr. Rawlings on behalf of himself and the staff, the latter paying a high tribute to the energy and attention of their numerous agents to the Company's interests, and whose exertions would, he hoped, meet with more gratifying reward at the hands of the public in each ensuing year. The Company being a home institution, and a sound one, should, and he thought would, in the hands of the valuable and efficient staff of agents, and the several highly influential local boards possessed by the Company, hold a first place in the consideration of all requiring to effect this desirable form of insurance.

The scrutineers reported the retiring Directors, Messrs. Ferrier, Cramp and Macdougall,

re-elected, after which the usual vote of thanks to the chairman closed the proceedings.

The Executive for the year 1880 is as follows:—President, Sir A. T. Galt, K. C. M. G.; Vice-President, John Rankin, Esq.; Thomas Cramp, Esq.; Hon. Jas. Ferrier, Senator; D. I. Macdougall, Esq.; And. Robertson, Esq.; Edward Mackay, Esq.; R. J. Reekie, Esq.; Jas. Rose, Esq.; Wm. Moore, Esq., Quebec. Manager and Secretary, Edward Rawlings.

Head office, 260 St. James street, Montreal, corner of St. James and McGill streets.

ATTACHED.

PROVINCE OF ONTARIO.

James Aldridge, boots and shoes, Hamilton; Thos. Sturdy, tinmith, Hamilton; Noble & Hargraves, paper, prints, etc., London; John W. Fierheller, blacksmith, Newmarket; And. Graham, jun., Barrie; William Neilson, Brockville; Jos. E. Lockwood, grocer, Brighton; Thos. Patterson, grocer, Ottawa; Edw. Foster, Sandwich; W. A. Short, watchmaker and jeweller, froquois; Wm. Johnston, boots and shoes, Kingston; Wm. Margach, contractor, Lindsay; D. D. Yule & D. Grant, Goderich; David Dowrie, Hamilton; Sam. D. York, tanner, Aylmer; And. Gordon, harness, Glom; John Embree, general store, Allanford; W. T. Crisp, furniture, Ingersoll; Jas. Fenacy, general store, Leamington; Wm. Burger, auctioneer, Milton; McConachie & Angus, grocers, Palmerston; A. W. Watson, general store, Markdale.

PROVINCE OF QUEBEC.

A. Toupin, Longue Point; Jas. Holliday, cooper, Montreal; E. Vaunier, Montreal; Jas. & Jos. McMahon, grocers, Montreal; J. Bte. Legault, painter, Montreal; Francis Hogue, Montreal; Wm. Duval, Montreal; J. A. Craig, furniture, Montreal; Barbeau & Frère, dry goods, Montreal; Paul Bayeur, Berthier; François Crépault, grocer, Quebec; W. H. Luroche, Quebec; Jacques Perrault, grocer, Montreal; Day & Co., bark presses, etc., Montreal and Acton Vale; John Stryde, hotel, Montreal; Jos. Dubord, cooper, Sault au Recollet.

PROVINCE OF NEW BRUNSWICK.

Gains S. Turner, Hopewell Cape.

PROVINCE OF NOVA SCOTIA.

Rupert B. Donkin, Amherst; Jas. G. Allan, Shelburne; S. W. DeWolfe, huts, caps and furs, Halifax; Eph. Wrigall, produce, Halifax.

ASSIGNED.

PROVINCE OF ONTARIO.

Dr. Volney, powder manufacturer, Brockville; R. J. Belford, A. E. Belford and Jas. Clark, publishers, Toronto; Edmund Riddle, builder, St. Catharines; H. J. Armstrong, saw mill, Millbrook; A. Macgowan, hardware, Orangeville.

PROVINCE OF QUEBEC.

Dugal & Amiot, hats and furs, Quebec; Richd. Pincombe, hotel, Quebec.

FIRE RECORD.

ONTARIO.

Delhi, Jan. 29.—The Methodist Church, Mr. Ward's barn, dwelling, and tin shop, and the stables attached to the America hotel, destroyed. Losses as follows:—Church, about \$2,500, insured for \$1,100 in the Union; Ward, about \$1,400, insured for \$300 in the Waterloo Mutual; American hotel, \$400, insured for \$200 in the Union. *Craigville*, 28.—Residence of A. Avelil damaged. Loss between \$100 and \$200; covered by insurance. *Kingston*, 29.—Anglin's millinery store slightly damaged. Large unoccupied frame house, owned by Judge Price, destroyed. *Lloydtown*, 29.—Frame barn with contents, belonging to Peter Shanks, destroyed. *Cobourg*.—Two-storey house, owned and occupied by Mrs. J. Watts, damaged. Loss, \$300. *Cartwright*, 20.—Hotel occupied

by Thos. Mason destroyed. Loss, about \$2,000; no insurance. *Listowel*, Feb. 1.—Dwelling-house owned and occupied by Thos. Edmonston destroyed. Mostly all the contents were saved. Loss covered by insurance. Cause, defective chimney. *Napanee*, 1.—Building known as the City hotel, and sheds in rear, belonging to Mrs. Catherine Burns, and occupied by Patrick Ward as a boarding-house, destroyed. Contents nearly all saved. Property insured for \$800 in the Royal. *Amherstburg*, Jan. 30.—Dunbar's drill, lying at the Canada Southern Railway dock, and machinery, badly damaged. Loss unknown. *Belleville*, 30.—House and driving shed situated in the 2nd concession of Tyendinaga, belonging to John Elmy, destroyed. Loss, about \$2,000; partially insured. *Ireland*, 31.—Four buildings, barns, sheds, stables, driving-house, and their contents, consisting of 11 horses, 17 head of horned cattle, a large number of sheep, farming implements, etc., the property of A. Bice, destroyed. Loss, about \$6,000; insurance, if any, unknown. *Toronto*, Feb. 1.—Lelly's grocery store, Yonge street, damaged. Loss, about \$1,000. *Toronto*, 4.—House owned by Mr. Justice Gwynne, and occupied by S. Mackler, damaged. Loss, about \$1,000. *Grafton*, 4.—Brick residence of W. B. Rogers destroyed. Loss, about \$2,000; no insurance.

QUACRE.

Hull, Jan. 26.—Workshops in connection with Gilmour & Co.'s mills, together with boiler, engine, planing and drilling machinery stored in the building, destroyed. Loss between \$6,000 and \$7,000; nearly covered by insurance. *Victoria*, 30.—Building occupied by C. B. Doyle as a store, together with all his stock, destroyed. *Quebec*, Feb. 1.—Three small frame tenement houses on Burns' wharf, owned by John Burns, together with nearly all the contents, the property of the poor tenants, destroyed. Loss, about \$1,200. *Montreal*, 4.—Building occupied by Richard Smardon, boot and shoe manufacturer, considerably damaged. Loss, between \$8,000 and \$10,000. Mr. Smardon, it will be remembered, failed about a year ago. Insurance.—Guardian, \$5,000; North British and Mercantile, \$3,000, and Western, \$4,500.

Financial and Commercial.

GENERAL MARKETS.

THURSDAY, February 5th, 1880.

As the tide of time floats us on towards the season of activity, waifs of promise are discovered here and there pointing to the realization of current expectations. The hardware market, which has so long exhibited phenomenal strength, still leads the van, and again a higher notch is tallied in the scale of prices. The trade is buoyant and one might almost say presumptuous in its confident assurance of an active and profitable season; yet it must be admitted that the horizon is altogether free from cloud-like auguries of reactions. The dry goods trade now also gives a good report. The accounts from travellers are highly satisfactory. Spring goods are meeting with fair to eager demand, and we hear of orders coming in with a rush. Very bad roads have affected this and other lines adversely, and constitute about the one qualifying feature of a favorable report for the week, entailing as they do diminished remittances and slow sales. In groceries a fair business is advised, though difference in views of buyers and sellers tends to curtail operations; the higher prices are not in all instances taken too kindly. The feature of the leather market is a reaction in sole, not extending in its influence to other reasonable descriptions, which remain firm and in fair request. Butter is lower and weak and uninteresting, cheese

firm. The fruit market has claim to attention through the unhappy results attending shipment of badly and deceptively packed apples. No change is reported in the money market; call loans are done at about 5 per cent., time at 6 and good commercial paper at 7. Sterling exchange moving with the New York market has been up an eighth and back, and is now as last week, namely, 8½ to 8¾ for 60-day bills to banks, and \$1 for counter business. New York rate \$4.83 for 60-day bills, and \$4.85 at sight. Currency drafts on New York are had at ¼ premium. A moderate well distributed business has been done on the Stock Exchange market, by a sharp and vigorously sustained upward reactionary movement in Montreal Telegraph. Otherwise fluctuations have been very light, and dealings have entirely lacked interest beyond that found in the record of sales, which is as follows: 350 Bank of Montreal at 137½ to 136½; 455 Molsons at 75½ to 76; 256 Merchants at 88½ to 88; 14 Toronto at 122½; 101 Peoples at 59 to 60; 24 Eastern Townships at 98; 14 Commerce at 115½; 2735 Montreal Telegraph at 90 to 92 to 91; 571 Richelieu Navigation at 38 to 37½; 458 City Gas at 116 to 116½ to 116½; and 11200 Dominion 5 per cent. stock at 101½. The developments recently brought out respecting the Building and Loan Association, Toronto, have caused a decline in the stock of that company from above par at the close of the year to 80½ to 84 yesterday. Further reference, as well as the report of the annual meeting held last Tuesday, is postponed. The stock market to-day has been very quiet but firm through the general list, with Montreal Telegraph strong and active. Sales are as follows: 60 Merchants' Bank, at 88½ to 88½; 10 Bank of Montreal, at 137; 50 City Gas, at 116½ to 117, and 1,215 Montreal Telegraph, at 90½ to 92½. There is every probability that within a few days the Consolidated Bank will be prepared to redeem its outstanding circulation at par. Brokers are openly bidding 98c, and possibly a round sum would bring something over this figure. Mechanics' Bank bills are unchanged at 20c.

ASSES.—Receipts of Pots continue liberal. Firsts are a little easier, with sales at the range of \$1.00 to \$4.10, the latter for choice tares. Seconds, \$3 15. No Thirds. Pearls, 22 barrels received. The value is about \$6.50 to \$7.00 for Firsts. Receipts since 1st January, 871 barrels Pots, 247 barrels Pearls. Deliveries, 599 barrels Pots, 87 barrels Pearls. Stock in store at six o'clock on Wednesday evening, 744 barrels Pots and 264 barrels Pearls.

BOOTS AND SHOES.—No new feature can be reported in the trade for the present week. The amount of goods sold up to present date is fully up to last year. An increase of business was, however, expected, and as country stocks are reported low, an increased demand may be felt farther on in the season. Prices are without material change.

DRY GOODS.—Accounts from travellers have now been received very generally, and, so far as our inquiries extend, these agree in reporting better business and better feeling. Particularly is this the case in sections east of Toronto. West of that city complaints are not uncommon amongst the country merchants of slow sales and continued dull times. This is in good part attributable to bad roads, which, owing to the very open weather, have served as a serious drawback to business for weeks

past. It is hoped that, in the face of Vennor's prediction of another thaw, recent storms will effect something more than a few days' remedy of the evil. This slackness applies chiefly to the retail trade in winter goods, and its legitimate influences will probably not be felt until paper matures, when more than ordinary demand for renewals may appear, or until the return of the season for the sale of fall goods, when stocks carried over may exercise a depressing effect. The buying of spring goods is now reported fairly active, and leaves no further occasion for expressions of disappointment but rather the contrary. One leading house reports business "never better, all we can do;" and another, "decidedly better than last year, and thoroughly satisfactory." Accounts as to remittances are on the whole favorable, though tempered with some complaints, the explanation of which is again found in bad roads. There is very good reason for the snap which characterizes purchases of spring goods in the fact repeatedly adverted to in these columns that many lines are offering at or below replacement cost. The full consequences of this kind of business will perhaps more clearly appear when wholesale dealers supply themselves with new stock, and then seek a market for them at the higher prices. Still competition is the power that makes present prices, and it is not to be gainsaid that it would be folly for a merchant having goods which he could sell at a reasonable profit to turn his customers over to a rival house because they refuse to pay still more. Such, in a word, is the pro and con of present prices in this trade as well as in others, and it may be admitted there is much to be said on both sides. Attention is directed to the revised price list of the Dundas mills as follows: *Grey Domestics*, 30 in. D, 7c; 33 in. C, 7½c; 36 in. B, 9c; 36 in. A, 10c; 36 in. full AX, 10½c. *Sheatings*, 38 in. Twill, T 8 S, 13½c; 72 in. Plain, No. 1, 25½c; 72 in. Plain B, 23½c; 72 in. Twill, No. 1, 35½c. *Tickings*, 30 in. D, 12½c; 30 in. C, 15c; 33 in. B, 18c; 33 in. A, 22c; 33 in. AA, 25c; 36 in., 25c; 33 in. Check, 22c. *Denims*, Blue and Brown, AA, 22c; A, 20c; B, 18c; C, 15c; D, 12½c. *Shirtings*, Oxford, Check, C, 11c; Striped, CX, 11c; Striped, BX, 12c; Check, B, 12½c; Galatea Stripes, 16c. *Regatas*, Check, Fancies, A, 16c; Check, Solids, A, 16c. *Bags*, 3 ply 16 oz. B, \$26.50 per bale; 3 ply 17 oz., \$29.50. *Tarps*, Grey, \$54.00 per bale; Colored, \$74.00. White Carpet Warp, \$56.00.

DUGS AND CHEMICALS.—We have little of importance to report since our last issue. The demand during the week has been confined to actual requirements in the line of heavy chemicals. In a general way the business done has been pretty good, however, as numbers of country orders are coming in, and reports from various localities give hopes of a very satisfactory business to be done this spring. From Prince Edward Island we learn by letter this morning that business has never been better there than during the past three months. Advices from England show continued activity in the manufacturing line, and all classes of heavy chemicals are very firm at recent advances, and as makers are so largely sold, it seems very probable that a further advance in prices will take place before long.

FISH.—The market is "topsy-turvy." Stormy weather on the coast has stopped the catch of Cod and Haddock, and holders have seized the occasion of temporary scarcity to rush up prices to 5 cents. The expectation is confidently held that reversion to the late figure 3c, or about that, will take place next week. With these exceptions the market is all down and much demoralized. Holders seem suddenly to have awakened to a realizing sense of the near advent of Lent, and in consequence there is a growing anxiety to get clear of stock. We learnt of a sale to-day of six carloads of Herring for the Chicago market at \$6.20, a drop of about 40c from the price a week ago. The following are to-day's quotations, showing a decline: Green Cod No. 1, \$5.00 to \$5.50; No. 2, \$4.50 to \$4.75; No. 1

Large, \$6.50; Dry Codfish, Am., 112 lbs., \$4.25; Labrador Herrings, \$6.25 to \$6.50; and the following record an advance, Finnan Haddies, 6c to 7c; Fresh Cod and Fresh Haddock, 5 cents, firm. We add to our price current list, No. 1 Whitefish, \$4.50 to \$4.75; and No. 1 Trout, \$4.00 to \$4.25.

FLOUR AND GRAIN.—Small sales of Canada spring wheat No. 2, for milling purposes, have been recorded during the week at prices ranging from \$1.33 to \$1.35. The course of the Chicago market by comparison with recent movements up and down may be called fairly steady, the closing daily quotations covering a span of 1½ only. It is now reported that the enormous stocks held in Chicago and elsewhere are not by any means the exclusive property of a clique, nor under the management of a single individual or combination, but are the belongings of an unnumbered body of operators, small and large, who are constantly tossing the property about from one to another, without changing its storage. Doubtless this theory is in good part true, since speculators as a rule are far more apt to bull the market than to bear it, almost independently of circumstances, and in so large a speculative centre as Chicago, and such prosperous and excited times as the United States is witnessing, the holdings of the mass of operators in grain must reach a large total; but the public rarely goes wild as to prices without some real or supposed leader to point the way, and though such a chief might, and often does, conceit and carry out a scheme by which he skips out and leaves his followers in the lurch, they are tolerably sure to discover their want leader either in the course of his flight or soon thereafter. The recent clique were unquestionably large holders and the main instigators of the very high prices made in December, and as they have not been accused, so far as informed, of unloading upon the public, it is safe to assume they are large holders still. The closing prices daily in Chicago for February delivery have been as follows: Friday, \$1.18½; Saturday, \$1.19½; Monday, \$1.21½; Tuesday, \$1.20; Wednesday, \$1.19½; and to-day at 1.04 p.m. \$1.19½. In coarse grains business is reported in Pease at 77c, and in oats at points west on the line of the railway at 1c per bushel. Corn is quoted, in bond, 68c to 70c; Pease, 77c to 78c; Barley, 60c to 70c; Oats, 31c to 32c; and Rye, 79c to 80c. Flour has been very dull, and the only dealings reported are in Superior Extra at \$6.20, and in Medium Baker's at \$5.95. We quote, Superior Extra, \$6.15 to \$6.20; Extra Superfine, \$6.05 to \$6.10; Strong Baker's, \$6.10 to \$6.40; Spring Extra, \$5.80 to \$5.90; Superfine, \$5.60 to \$5.70; Fine, \$5.15 to \$5.20; Middlings, \$4.40; Pollards, \$3.20 to \$3.35; Ontario bags, \$2.90 to \$3.00; City bags, \$3.20 to \$3.25; Oatmeal, \$4.70 to \$4.75; Cornmeal, \$2.90 to \$3.00; Buckwheat, \$4.25.

FURS.—The fancy London sales are now over; the prices of some articles remain about as before, while others are advanced. The rise was more marked in Beaver, which advanced 20 p.c. to 30 p.c. Other Canadian furs remain about the same, except Mink and Muskrat, which improved somewhat, but not enough to alter quotations.

FRUITS.—Very little doing in the home market, and that only in the retail lots. No change in prices. Shipments of apples continue free, but are made mostly under the spur of necessity. In another part of this number mention is made of certain shipments of Annapolis fruit giving rise to difference of opinion and some contention. Whatever may be the truth with regard to the particular consignment referred to, our canvas of this market satisfies us that scandalously bad packing is a crying evil of the trade; and that it is extensively carried on for the purpose of deceiving, and is therefore a fraud, does not admit of a doubt. The consequence is that a great deal of fruit has to be re-packed for shipment, and what the outcome of

repacking may be is difficult to say. Sometimes two barrels become one, sometimes three barrels are reduced to two, and again the loss may be but trifling. A leading dealer estimates the average loss through repacking at not less than twenty per cent., but we are satisfied that the judgment of the trade as a unit would fix upon a much higher percentage. We hear of accounts to hand of large consignments realizing not only \$1.15 per barrel, the fruit being worth in this market nominally \$2.25 to \$3.00. This is given, it should be stated, as the extreme case coming under our notice; other shipments have resulted better, according to condition, but the instance serves to mark the possible effects of bad packing. Still the unfortunate result of a good many consignments to the English market must not all be attributed either to wilful fraud or carelessness in packing. A cause that cannot be measured but may have been equally potent lies in the fact that the fruit itself has not kept well. The hasty ripening, owing to the warm weather at about harvest time, made the fruit tender and exceptionally liable to rot; but this fact was better known to farmers than any one else and only tends to render more flagrant the offence of bad packing. Oranges are still plentiful, and are quoted \$5.50 to \$6.00. Malaga grapes, \$8.00 per keg. We have been permitted to see account sales by auction in Liverpool on 21st ult. of consignments ex "Seythia," "City of Winnipeg" and other vessels, giving the range of prices realized for fruit in ordinarily good condition from 11s to 20s per barrel. Only a few small lots brought over 16s, indicating that the higher prices could only have been for extra fine or fancy stock. The average for good sound fruit would hardly reach 15s. Taking from this 4s 6d freight and 1s 6d charges, there remains 9s, or about \$2.25 as the net proceeds of sound apples at this point. We are informed of a lot realizing \$3.50 net; this cannot be taken as any criterion of the market, since it must have been extra fancy, commanding the very highest reported price.

GROCERIES.—The snow fall in Ontario lately will doubtless help buyers greatly. Sugars may be noted as about 4th lower; Yellows, 8 to 9½; Granulated, 10 to 10½; Raw Sugar, 7½ to 8½. Teas.—There is but little change to report. Japan Teas are 28 to 33 for low Nagasaki, up to 35 to 40 for fair to finest; Yokohama Teas are 30 to 35 for low to fair ordinary; 37 to 57 for low to choicest. Young Hysons, 33 to 40 for low to fair, and 42 to 65 for good to choice. Black Teas, quiet, 30 to 35 for low to fair, 37 to 60 for good to extra. Molasses.—Rather higher. Stock very low in New York, but considered fair in Lower Provinces; Barbadoes is now 35½ to 39. Syrups unchanged. Rice, Coffee, Spices.—Show very little change with light trade. Fruits.—Valencia Raisins, from 7½ to 8½. Malaga fruit and Currants as before.

HARDWARE.—Firmness continues. The leading dealers are somewhat slow about sending out travellers, and the excuse is offered that delay is advantageous in the matter of prices. So confident of the market are holders that they boldly affect to be better pleased with light than large orders, and the past course of the market goes far to give color to the pretension. In the American market iron is reported still scarce, the large consumption keeping most furnaces bare of stock, and production being slow in consequence of limited supplies of ore ready for smelting. Prices therefore remain firm in the face of an admitted diminished demand. Opinions favorable to still higher prices are in a marked majority, but encounter more dissent of late. In this market prices are again up as follows:—Cut Nails, 3 in. and larger, \$3.60; 2½ and 2¼ in., \$3.85; 2 and 2¼ in., \$4.10; Shingle, \$4.10; Lath, 1½ in., \$4.60. American Shingle Nails: Best Blue, 1½ in., \$4.80; Shingle, \$4.20; Common Pattern, Shingle, \$4.10; Lath, \$4.60; Pig Iron, refined, \$3.00; Iron Wire, No. 6, \$2.20; No. 9, \$2.50; No. 12, \$2.80; No. 16, \$3.50; Steel, spring, 3½c. to 3½c.; Tire, 3½c. to 3½c.; Sleigh shoe, 2½c. to 3c. And the following articles have hardened to an extent to withdraw or advance inside quota-

tions: Bar iron, ordinary brands, \$2.75; Sheet Iron to No. 20, \$3.50; Swedes, \$4.50 to \$5.00; Coopers' Hoops, \$3.25; Band Hoops, \$3.25.

HIDES.—Notwithstanding the weakness and decline in the west, which is sufficiently marked to open the way for importations from Chicago, prices in this market are well maintained. Predictions of an impending change are abroad, but all the hides to be had are quickly and eagerly picked up. Although we are unable to authenticate the report, we hear the conviction expressed that 25c and even 50c above the ruling prices to butchers are paid in not a few instances. The thoroughness and reliability of Montreal inspection gives independent strength to the local market, and dealers will not import unless fairly driven to do so. A consignment from Chicago might turn out well and might turn out badly, the chances rather favoring the latter result; but in either case the operation, owing to the impossibility of correct classification until the hides have passed through the tanner's hands, acquires an element of uncertainty that has no attraction even for the speculator, much less for the legitimate tradesman. Notwithstanding this reluctance to resort to the Chicago market for supplies, the feeling here is that soon this market must conform to the tone of that reported from the West and from the States. The system of making advances to butchers, still very extensively practised, tends to demoralize the market by preventing the establishment of fair prices, such as commonly result when buyer and seller are independent of one another. Lambskins remain firm at the advance reported last week, and meet with a very fair demand. No change in Green Butchers.

HOPS.—The New York market is quiet and steady at the following prices, reported on Wednesday: State, fancy, 30c. to 40c.; choice, 30c. to 35c.; good to prime, 33c. to 35c., and low to fair, 27c. to 32c.

LEATHER.—For all descriptions of black leather prices are firmly maintained and the demand is fair. Sole is decidedly easier in sympathy with the American market, which has witnessed a decline since last week of 1c. to 2c., and is reported tending in buyers' favor. Here prices are down nominally only 1c., to 27c. to 28c. for No. 1 B. A. Sole, medium weights, and 26c. to 27c. for over weights; No. 2 B. A. Sole, 25c. to 26c. Though not justified in making lower quotations than the foregoing, we doubt if they describe the full extent of the change that has taken place; for it is not unsafe to say that a good bid of 26c. for a round lot, 500 sides or more, of B. A. Sole No. 1 would in all probability meet with immediate acceptance.

LIVE STOCK.—The arrivals at Point St. Charles during the week ending Monday last were 17 carloads of cattle, 2 of horses and 1 of sheep. The markets on that day were scantily supplied with beef cattle, and prices advanced considerably. Cattle suitable for shipment to Great Britain were very scarce. 1 carload of cattle was sold at from 4½c. to 5c. per lb.; 1 carload at 4½c. per lb.; 3 head for \$136; 15 head at an average of \$34 each; 13 head at \$28 each; 2 head for \$87; 3 large oxen at from 4½c. to 4½c. per lb., less \$3 on the lot; 9 small cattle at from \$20 to \$30 each; 1 carload of discolored dressed hogs were sold at \$4.80 per 100 lbs.; 26 live hogs were sold at 5c. per lb. and 20 at from 5c. to 5½c. per lb.

LYMBER.—There is no change to note since last week. Owing to bad roads and stormy weather there is very little movement in this city. The logging season has been very favorable in most parts of Canada, and there is every prospect of an immense quantity being got out. The chances are not so good in the Western States; notwithstanding the immense preparation the quantity it is feared will be short of the expectations, owing to the impassable state of the roads for hauling logs in consequence of

soft weather. This tends to improve the trade in Canada, which has every appearance of being large and profitable this season.

Oils.—Except in Lined Oil there has been little or nothing doing. In that article there have been several transactions, and the country demand, in consequence of the present favorable prices, is pretty good. *Naval Stores* are nominally unchanged, with a moderate demand for Turpentine. *Rosins and Tars* are very quiet. *Paints* are in pretty active demand for forward delivery, mostly at last year's prices, although the more reliable brands are being held at firmer prices in consequence of the advance in Dry Lead. *Refined Petroleum.*—At the meeting of Refiners Syndicate in London on Monday last, it was decided not to change prices at present, hence we continue to quote cars 16½c; broken lots, 16½c to 17c; single barrels, 18c.; Benzine, 25c.; Oleine, winter pressed lots, 20c.; single barrels, 25c.; all per wine gallon.

Provisions.—*Butter.*—Stocks although light are more than ample to meet any present or immediately prospective demand. Transactions are very few and limited in amount, but the dealings that take place are at lower prices. We learn of small sales of Brockville and Morrisburg at 18c. to 20c. for fine straight lots and choice selections, the higher figure for the very finest, and Western Dairy, 150 packages, mixed lot, at 15c. The character of advices from the English market is now again unfavorable, a late private cable stating that recent free arrivals exercise a depressing effect. As this is a cause very sure to be deepening in its influence for some little time to come, since shipments have continued large, the outlook for the foreign market is not encouraging. The local market may be cited quiet and weak, the condition of stocks tending to a lack of interest under circumstances that might ordinarily be counted upon to give rise to excitement. Quotations are for choice selections, as follows: Eastern Townships, 20c to 21c; Brockville and Morrisburg, 19c. to 20c; Western Dairy, 15c. to 17c.; and Kamouraska, nominal, 16c. to 17½c. Possibly a higher outside figure would not be incorrect for Western Dairy, the price depending measurably upon the distance West.—*Cheese.*—The strength in the foreign market continues unabated. Cable now stands at 73s., and no intimations are given of lessening demand for consumption. New York is very strong, dealings in finest at 15c. not infrequent. The local market is stagnant. Small or retail transactions only, and buyers unwilling to pay prices relative with those making in other markets. Fine stock would be rejected in favor of inferior rather than pay even 14c, which, as the market stands, is anything but a high price. Quotations under the circumstances are nominal; yet we move our figures up ¼c. to 13c to 14c. as more fully representing the state of the market.

SEEDS.—Since our last the market for Clover has been more active, and prices have slightly advanced; holders are now asking \$4.35 to \$4.50. At the last-named price several car lots have been sold for shipment at different points on the railroads in Ontario. In Timothy there is nothing doing of any consequence. Our market is bare of seed, the farmers are not bringing any forward yet.

Wool.—Steady and quiet for domestic. Foreign firm at 22c for Greasy Cape. Demand light as yet, manufacturers not having begun operations to any extent.

TORONTO MARKETS.

THURSDAY, 5th February, 1880.

Market almost demoralized, with scarcely anybody inclined either to buy or sell. Neither Flour nor Grain has been offered, and the only bid heard was that of \$1.18 for 10,000 bushels of No. 2 Fall, which of course, must be regarded as much below actual value. Coarse Grains inactive and unchanged. Hogs quiet at \$5.50. Butter steady, a car sold for shipment at 18c for No. 1 Dairy, and 15c for the rest of the lot, which is said to be good No. 2.

AMERICAN MARKETS.

Chicago, Feb. 5, 1.04 p.m. — Wheat, Feb. \$1.19½; March, \$1.20½. Corn, Feb., 36½c; May, 41c.; June, 40½c; July, 41½c. Oats, Feb., 32½c; May, 36½c. Barley, 12.10 p.m., Feb., 83c. Pork, 2.13 p.m., March, \$11.82½; April, \$12.00. Lard, 1.04 p.m., Feb., \$7.05; March, \$7.10; April, \$7.20.

U. S. Yards, 11.50 a.m. — Hogs — Estimated receipts, 33,000; Light Grades, \$4.30 to \$4.35. Mixed Packers, \$4.30 to \$4.45; Heavy Shipping, \$4.45 to \$4.65.

Milwaukee, 1.08 p.m. — Wheat, cash, \$1.18½; Feb., \$1.18½; March, \$1.19½; April, \$1.20½.

New York, 2.20 p.m. — Wheat quiet; Chic. \$1.34 to \$1.37; Mil., \$1.38 to \$1.39; No. 2, Red, \$1.45 to \$1.45½ cash. Corn quiet; No. 2, 61c. to 61½c. Pork, 1.55 p.m. — \$12.40 Feb; \$12.30 March. Lard, \$7.57½ Feb; \$7.57½ March; \$7.70 April.

ENGLISH MARKETS.

Beerholm's Report, February 5.—Floating cargoes Wheat steady. Maize, strong cargoes passage. Wheat quiet. Maize firm. Good cargoes 2 Spring Wheat off coast was 48s. to 48s. 6d., now 48s. 6d. Liverpool Spot Wheat firmer. Maize rather easier, ½ penny cheaper. On passage for U. K. ports, call and direct ports, Wheat, 1,950,000 qrs.; Maize, 100,000 qrs.

PARTNER WANTED

With a Capital of \$30,000 to take the place of a retiring partner in a Wholesale Grocery business in Ontario, which has been established for many years. Business in a first-class condition. All communications strictly confidential. Only principals dealt with. Apply to

Beatty, Chadwick, Biggar & Thompson,
Solicitors, Toronto.

To Country Merchants.

WALKER'S IMPROVED
BUTTER WORKER,
Patented July 16, 1877.

We, the undersigned Merchants of Toronto, have examined and thoroughly tested the "Walker Butter Worker," and have great pleasure in recommending it to every dealer, as its use will no doubt revolutionize the trade, so much so, that no person handling Butter can afford to be without one.

Perkins, Iuce & Co.; Moore & Warren Bros.; Gibb & Gallow; J. C. Fitch; Davidson, Scott & Co.; P. G. Close & Co.; Smith & Keightley; Jas. Lumbers; R. Dunbar; N. Weatherston & Co.; James Park; Morrison, Taylor & Co.

HUGHES, INNES & CO., Manufacturers.
P.O. Box, 2540. 31 Front St. East, TORONTO, ONT.



Intercolonial Railway.

SEALED TENDERS endorsed "TENDERS FOR WATER PIPES," will be received by the undersigned until JANUARY 31st, 1880, for the supply of 7,000 Lineal feet of Cast Iron Water Pipes,

SIX INCHES IN DIAMETER, and 130 lineal feet, 36 inches in diameter.

Specifications and Forms of Tender may be had at the Engineer's Office, Moncton, at the Offices of the station Masters at St. John, Halifax and Point Levi, and also at the Agent's Office, No. 120 St. Francois Xavier street, Montreal.

Tenders will not be noticed unless made in accordance with printed form supplied.

D. POTTINGER,
Chief Superintendent.

Railway Office, Moncton, [N.B.,]
27th December, 1879.

Montreal, Jan. 20, 1880.

Your attention is invited to our SUPERIOR QUALITY of LADIES'

**Gossamer Rubber
Water-Proof
CIRCULARS,**

In the following sizes :

- 52 inch,
- 54 inch,
- 56 inch,
- 58 inch
- and 60 inch.

Price, \$2.65 Each.

This Quotation being much below the regular value.

NOTE.

Each Garment is guaranteed thoroughly Waterproof, and put up in a neat Oil Cloth Satchel.

Terms, 30 days, or 1 per cent for prompt Cash.

Orders by Mail promptly attended to.

These Goods are sold to Dry Goods men only.

S. CARSLY,
ST. PETER STREET

AND

18 BARTHOLOMEW CLOSE,
LONDON, ENG.

Special attention invited to our WHITE SHIRTS, as being fuller cut and better made than any others in Canada, and the prices are quite as low as is generally charged for second or third class goods. Please try a few and you will always keep them afterwards. They will please your customers thoroughly and increase your Shirt Trade.

S. CARSLY.

WHOLESALE PRICES CURRENT—THURSDAY, FEB. 5, 1880.

Name of Article.	Wholesale Rates.		Name of Article.	Wholesale Rates.		Name of Article.	Wholesale Rates.		Name of Article.	Wholesale Rates.				
	\$	c. s. c.		\$	c. s. c.		\$	c. s. c.		\$	c. s. c.			
Boots & Shoes:														
Men's Thick Boots.....	2 20	2 75	Dry Goods.											
" Split.....	1 75	1 25	<i>Cottons.</i>											
" Inferior.....	1 25	1 50	Valleyfield (blech'd) X 30 in	0 00	0 07 1/2	CC prize bags, 3. ply, p bale	0 00	26 50	Regattas C heck Fran-	0 00	0 16			
" Kip Boots.....	2 75	3 25	" XX 33 in	0 00	0 09 1/2	Lybster No. 2, 32 in.....	0 00	0 07 1/2	cius A.....	0 00	0 75			
" Calf Boots, pegged.....	3 00	3 50	" XXX 36 in	0 00	0 08 1/2	" No. 2, 35 in.....	0 00	0 08 1/2	Check solid A.....	0 00	0 16			
" Kip Broguans.....	1 35	1 50	" O36 in.....	0 00	0 09 1/2	" No. 1, 35 in.....	0 00	0 08 1/2	<i>Wags.</i>					
" Split do.....	1 00	1 10	" O036 in.....	0 00	0 10	" XXX6 in, full.....	0 00	0 09 1/2	3-ply B., per bale.....	0 00	26 50			
" Buff Congress.....	1 00	2 75	" EE36 soft finish.....	0 00	0 10	Lybster Towels—heavy.....	0 00	0 11	3-ply 17 oz., ".....	0 00	29 50			
Wom's Pebbled & Buff Bals	1 20	1 50	" OO036 in.....	0 00	0 10 1/2	<i>Colored Towels.</i>								
" Split do.....	0 90	1 10	" EE36 soft finish.....	0 00	0 10 1/2	Denims, blue & brown.....	0 00	0 18	Grey, per bale.....	0 00	64 00			
" Prunella do.....	0 45	0 50	" EE36 ex. h'y.....	0 00	0 15	Checks, blue, brown, fcy.....	0 00	0 15 1/2	Colored ".....	0 00	74 00			
" Inferior do.....	0 50	1 25	" CC 36 in. (heavy).....	0 00	0 15 1/2	Checks, Prince Victor.....	0 00	0 15 1/2	Carpet warp, white.....	0 00	66 00			
" Cong. do.....	0 50	1 25	" LL 36 in. (blue).....	0 00	0 15 1/2	Ticking, 28 in. No. 1X.....	0 00	0 14	<i>Parks (New Brunswick).</i>					
" Buck-ins do.....	0 60	0 80	" H136 in. h't blech'd	0 00	0 12	" 30 in. No. 1D.....	0 00	0 16	Yarn White.....	0 00	0 26			
Misses' Pebbled & Buff Bals	1 00	1 25	Hochelaga (brown), G30 in	0 00	0 07	" 30 in. No. 1H.....	0 00	0 17	Colored.....	0 00	0 36			
" Split do.....	55	1 00	" H133 in.....	0 00	0 07 1/2	" 30 in. No. 1A.....	0 00	0 18 1/2	Warp White.....	0 00	0 28			
" Prunella do.....	60	1 10	" H134 in.....	0 81	0 00	" 32 in. No. AB.....	0 00	0 20	Colored.....	0 00	0 38			
" Cong. do.....	0 60	0 70	" H1136 in.....	0 00	0 09	" 32 in. No. AA.....	0 00	0 21	<i>Fish.</i>					
" Buck-ins do.....	0 60	1 00	" XXX6 full.....	0 00	0 10	Dundas (Grey Domestics)			Green Cod, No. 1, 200 lbs..	5 00	5 50			
Childs' pebbled & Buff Bals	0 50	1 00	" XXX36 in. full.....	0 00	0 10 1/2	D 30 in.....	0 00	0 07	" No. 2.....	4 50	4 75			
" Split do.....	0 50	0 60	" M drilling.....	0 00	0 11	C 30 in.....	0 00	0 07 1/2	" No. 1 Large.....	6 50	0 00			
" Prunella do.....	0 60	0 75	Cotton yarns 7s & 8s	0 26	0 00	B 30 in.....	0 00	0 10	Dry Codfish, Am. 112 lbs..	4 25	0 00			
Infants' Cucks, pr. doz.....	4 00	6 00	" 9s & 10s.....	0 26	0 00	A 30 in.....	0 00	0 10 1/2	Gaspé.....	4 25	0 00			
Drugs & Chemicals.														
Alone Cape.....	0 16	0 17	" Bags, 3 ply.....	26 50	0 00	A 36 in full.....	0 00	0 10 1/2	Labrador Herrings, p. bri.	6 25	6 50			
Alum.....	2 00	2 20	Cornwall (Grey Cottons)			" 36 in full.....	0 00	0 10 1/2	No. 1 White fish.....	4 50	4 75			
Borax.....	0 12	0 15	" A W 30 in.....	0 00	0 07	" 36 in full.....	0 00	0 10 1/2	No. 1 Trout.....	4 00	4 25			
Castor Oil.....	3 00	3 25	" A D32 in.....	0 00	0 07 1/2	" 36 in full.....	0 00	0 10 1/2	Pickled Salmon No. 1.....	18 00	0 00			
Green Tartar.....	0 30	0 33	" A 145 in.....	0 00	0 09	" 36 in full.....	0 00	0 10 1/2	" Nos. 2 and 3.....	16 00	17 00			
Epsom Salts.....	1 60	1 75	" A C36 in.....	0 00	0 10	" 36 in full.....	0 00	0 10 1/2	Mackerel, No. 1.....	0 00	0 00			
Extract Logwood.....	0 10	0 11	" A E36 in.....	0 00	0 10	" 36 in full.....	0 00	0 10 1/2	" No. 2.....	5 00	0 00			
Indigo Madras.....	0 85	1 00	" A A36 in.....	0 00	0 10 1/2	" 36 in full.....	0 00	0 10 1/2	" No. 3.....	4 25	0 00			
Madder.....	0 12	0 13 1/2	" Twilled 36 in.....	0 00	0 13	" 36 in full.....	0 00	0 10 1/2	Smoked Herrings, per box.	0 22	0 00			
Opium.....	5 75	6 00	" Twilled 72 in.....	0 00	0 25 1/2	" 36 in full.....	0 00	0 10 1/2	Finna Haddies, per lb.....	0 6 0 7				
Oxalic Acid.....	0 00	0 03	<i>Yarns.</i>			" 36 in full.....	0 00	0 10 1/2	Smoked Salmon, per lb.....	0 16 0 00				
Potash Iodide.....	3 30	4 00	White Nos. 7, 8, 9 & 10s, p. lb	0 00	0 26 1/2	" 36 in full.....	0 00	0 10 1/2	Boaters, per 100.....	0 85 1 00				
Quinine.....	2 25	2 40	Colored Nos. 7, 8 & 10s	0 00	0 36 1/2	" 36 in full.....	0 00	0 10 1/2	Fresh Salmon, per lb.....	0 13 0 00				
Soda Ash.....	3 40	3 75	White Challenge Carpet	0 00	0 28	" 36 in full.....	0 00	0 10 1/2	Boneless Codfish					
Soda Bicarb.....	1 50	1 75	Warp, per lb.....	0 00	0 28	" 36 in full.....	0 00	0 10 1/2	" Hake.....	0 4 0 44				
Sul Soda.....	0 48	0 51	Colored " " per lb.....	0 00	0 38	" 36 in full.....	0 00	0 10 1/2	" Haddock.....	0 54 0 00				
Tartaric Acid.....	2 20	2 30	<i>Tickings.</i>			" 36 in full.....	0 00	0 10 1/2	" Haddock ".....	0 5 0 0				
Washing Powder.....	0 50	0 75	" B2 30 in.....	0 00	0 13	" 36 in full.....	0 00	0 10 1/2	<i>Furs.</i>					
Citric Acid.....	0 38	0 52	" B3 30 in.....	0 00	0 15 1/2	" 36 in full.....	0 00	0 10 1/2	Rats, Spring.....	0 15 0 16				
Cumbrum Png, Ref.....	0 43	0 46	" B4 30 in.....	0 00	0 17 1/2	" 36 in full.....	0 00	0 10 1/2	" Winter.....	0 18 0 12 1/2				
Gum Arabic, per lb.....	0 20	0 35	" A A 32 in.....	0 00	0 20	" 36 in full.....	0 00	0 10 1/2	" Fall.....	0 8 0 10				
" Traj.....	1 00	1 40	" A A 32 in.....	0 00	0 24	" 36 in full.....	0 00	0 10 1/2	Red Fox.....	1 25 1 50				
Coppers per 100 lbs.....	1 00	1 10	<i>Fancy Shetlings.</i>			" 36 in full.....	0 00	0 10 1/2	Cross ".....	2 00 0 40				
Blue Vitrol.....	0 06 1/2	0 07 1/2	Lorne Stripes.....	0 00	0 7 1/4	" 36 in full.....	0 00	0 10 1/2	Silver ".....	25 10 30 00				

Legal.
(For Assignees, Accountants, &c., see other page.)

Belleville, Ont.
DENMARK & NORTHRUP, Barristers, &c., Belleville, Ont. George Denmark. W. B. Northrup, M.A.

Bowmanville, Ont.
W. M. H. LOWE, B.A., LL.B., Barrister, Attorney, Solicitor, Conveyancer, Notary, Commissioner, &c., Office, Silver Street, Bowmanville.

Cayuga, Ont.
HENDERSON & SNIDER, Barristers and Attorneys-at-Law, Solicitors in Chancery, Notaries, Public Conveyancers, &c., Cayuga, Ont.

Frederickton, N.B.
FRASER, WETMORE & WINSLOW, Attorneys, Barristers at Law, Notaries Public, Conveyancers, &c., Frederickton, N.B. Jos. Fraser, Edward L. Wetmore, E. Byron Winslow.

J. HENRY PHAIR, Barrister and Attorney, Office, Queen Street, Frederickton, N.B.

Guelph, Ont.
BISCOE & McMILLAN, Barristers, Attorneys Solicitors in Chancery and Insolvency, Notaries, &c., Masonic Hall Block. F. Biscoe; D. S. McMILLAN,

Halifax, N.S.
MOTTON, McSWEENEY & FIELDING, BARRISTERS, SOLICITORS, &c., 183 HOLLIS STREET, HALIFAX, N.S. B. Motton, Q.C. W. B. McSweeney. G. W. Fielding.

Legal.
(For Assignees, Accountants, &c., see other page.)

MACCOY & LONGLEY, BARRISTERS, SOLICITORS, AND NOTARIES,

Hamilton, Ont.
MARTIN & CARSCALLEN, Barristers and Attorneys at Law, SOLICITORS IN CHANCERY AND INSOLVENCY, Notaries, &c., HAMILTON, CANADA. Richard Martin, Q.C. H. Carscallen. * Collections promptly made in all parts of Canada. * Commissioner for Province of Quebec.

London, Ont.
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Montreal.
ABBOTT, TAIT, WOTHERSPOON & ABBOTT, ADVOCATES, North British Chambers, 11 Hospital street, MONTREAL.

Napance, Ont.
WILLIAMS & SMITH, Barristers, Attorneys-at-Law, Solicitors in Chancery, &c., Napance, Ont. Special attention to the collection of Outstanding Notes and Accounts. Money to loan at reasonable rates. W. S. WILLIAMS, J. BRUCE SMITH, B.A. Official Assignee.

Legal.
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Ottawa, Ont.
PINNEY, CHRISTIE & HILL, Barristers, Attorneys, &c., (Successors to Lewis & Pinney.) Offices, Metropolitan Loan Co. Building, No. 110 Wellington St. C. H. Pinney. A. J. Christie. H. P. Hill.

Parkhill, Ont.
KENNETH GOODMAN, Barrister and Attorney, Office, Main Street, Parkhill, Ont.

Pembroke: COUNTY TOWN OF RENFREW.
LOUCKS & BURRITT, Barristers, &c. Solicitors for Quebec Bank. H. H. Loucks, J. H. BURRITT. Co. Attorney and Clerk of the Peace.

Port Hope, Ont.
SMART & SMITH, Barristers and Attorneys-at-Law, Solicitors in Chancery and Insolvency, Conveyancers and Notaries. Solicitors for the Ontario Bank. Office—Quinlan's Block, Walton St., Port Hope. David Smart. Seth S. Smith, Official Assignee Co. Durham.

Prince Arthur's Landing, Thunder Bay, Ont.
G. FREDERIC DUGGAN, LL.B., Barrister, Solicitor, Notary Public, Commissioner, &c.

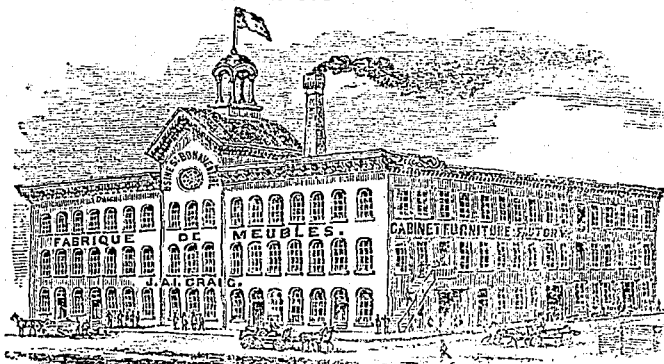
Renfrew, Ont.
JOHN D. McDONALD, Barrister, Attorney-at-Law, &c., &c., Official Assignee for the County of Renfrew, and Solicitor for Merchants Bank, Renfrew, Ont. Office—Raglan Street, opposite Smith & Stewart's Hardware Store.

Seaforth, Ont.
MCCAUGHY & HOLMESTED, Barristers, &c., Seaforth, Ontario.

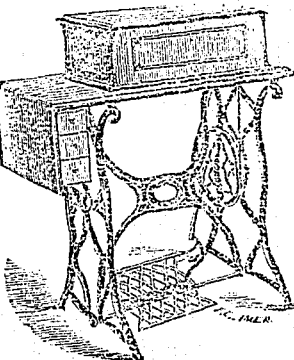
Simcoe, Ont.
KILMASTER & WELLS, Barristers, &c., Simcoe, Ont. J. G. Kilmaster. G. W. Wel

St. Bonaventure Manufactory.

Furniture Retail at Wholesale Prices.



The proprietors of this establishment have just opened for the benefit of the public a retail store at No. 463 Notre Dame Street, where purchasers can procure Furniture at Wholesale Prices.
Some prices will give an idea:
Bedroom Furniture, Lack Walnut, \$25.
Bedroom Furniture, Marble Tops, \$35.
Bedroom Furniture, Ash and Walnut, \$18.
Bedroom Furniture, Soft Wood, \$12.



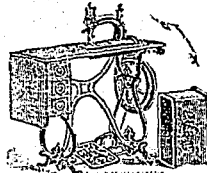
WILLIAMS SINGER SEWING MACHINE

The most popular Machine in the Market ;
Has a larger sale than any other Canadian Machine, and is universally admired by every lady who has ever had the pleasure of using one.
Don't buy a Machine until you have given it a trial.

HEAD OFFICE : 347 NOTRE DAME STREET, MONTREAL.

D. GRAHAM,
Managing-Director.

GUELPH SEWING MACHINE CO.



The OSBORNE SEWING MACHINES having been awarded both Centennials Medal and Medal in the Canada award at the International Centennial Exhibition, Philadelphia, last year, as well as having been invariably awarded First Prizes wherever exhibited since they were put in the markets, we can with every confidence warrant them as first-class Machines in every respect.
Inspection and trial asked. Price low. Terms liberal. Satisfaction guaranteed.
WILKIE & OSBORNE, Manufacturers, GUELPH, ONT., CANADA.

Legal.

[For Assignees, Accountants, &c., see other page.]

Sorel, P.Q.

A. GERMAIN,

SOREL, ADVOCATE AND OFFICIAL ASSIGNEE, For the District of Richelieu.

Prompt attention given to collections and to all information required from him.

D. Z. GAULTIER, B.C.L.,

ADVOCATE, 14 Phipps Street, Sorel.

Toronto.

BLACK, KERR, BOYD & CASSELS,

BARRISTERS, &c., TORONTO

Edward Blake, Q.C. J.K. Kerr, Q.C. J.A. Boyd, Q.C. Walter Cassels, W.R. Muloch, C.J. Holman, H. Cassels.

Legal.

[For Assignees, Accountants, &c., see other page.]

Whitby, Ont.

FAREWELL & RUTLEDGE, BARRISTERS, ATTORNEYS,

Notaries and County Solicitors.
J. E. Fawcett, L.L.B. James Rutledge, B.A.
County Crown Attorney.

Woodstock, Ont.

BEARD & NELLIS, Barristers, &c., Offices in the Oxford Permanent Building Society's Building Woodstock, Ont.
H. B. Beard, Q.C. J. H. Nellis.

Woodstock, N.E.

APPLEBY & COURSER, Barristers and Attorneys at Law, Notaries, &c. Woodstock, N.E.
Stephen B. Appleby. Daniel C. Courser.
Special attention given to collections.

Oceanic Steamships.

ALLAN LINE,



UNDER CONTRACT with the Government of Canada for the conveyance of the CANADIAN and UNITED STATES MAILS.

1879. Winter Arrangements. 1879.

This Company's Lines are composed of the undernoted First-class, Full-powered, Clyde-built, Double-Engine, Iron Steamships:—

Tons.	Capt.	Ship Name
Sardinian.....4100	Capt. J. Dutton	
Polynesian.....4100	Capt. R. Brown.	
Saravatian.....4000	Capt. A. D. Aird.	
Circassian.....3800	Capt. Jas. Wylie.	
Moravian.....3630	Capt. John Graham	
Peruvian.....3600	Lt. W. H. Smith, R.N.R.	
Nova Scotian.....3300	Capt. W. Richardson.	
Hibernian.....3200	Lt. F. Archer, R.N.R.	
Caspian.....2700	Capt. M. Trocks.	
Austrian.....2700	Capt. R. R. Watts	
Nestorian.....2700	Capt. J. G. Stephens	
Prussian.....3000	Capt. Jos. Ritchie.	
Scandinavian.....3000	Capt. Hugh Wylie.	
Manitoban.....3150	Capt. McDougall.	
Canadian.....2800	Capt. Neil McEean.	
Phoenician.....2800	Capt. James Scott.	
Waldensian.....2600	Capt. C. J. Menzies.	
Corinthian.....2400	Capt. Legallais.	
Lucerne.....2800	Capt. Kerr.	
Acadian.....1500	Capt. Gabel.	
Newfoundland.....1350	Capt. Mylins.	

The Steamers of the LIVERPOOL MAIL LINE, sailing from Liverpool every THURSDAY, and from Halifax every SATURDAY (calling at Lough Foyle to receive on board and land mails and Passengers to and from Ireland and Scotland), are intended to be despatched.

FROM HALIFAX.

Prussian.....	Saturday	10th	Jan.
Austrian.....	"	17th	"
Sardinian.....	"	24th	"
Moravian.....	"	31st	"
Caspian.....	"	7th	Feb.

Rates of Passage from Halifax:—

Cabin, (according to accom.)	\$50, \$70 & \$80.
Intermediate.....	\$40
Steerage.....	\$25

The Steamers of the Halifax Line will be despatched as under:

Hibernian.....	Tuesday	13th	Jan
Sardinian.....	Saturday	24th	"

An experienced Surgeon carried on each vessel. Berths not secured until paid for. Through Bills Lading granted in Liverpool, and at Continental Ports, to all points in Canada, via Halifax and the Intercolonial Railway.

For Freight or other particulars, apply in Portland to J. L. FARMER; in Quebec to ALLAN RAE & Co.; in Havre to JONS M. CURRIE, 21 Quai d'Orleans; in Paris to GUSTAVE BOSSANGE, 15 Rue du Quatre Septembre; in Antwerp to AG. SCHMITZ & Co., or RICHARD BEENS; in Rotterdam to TEYS & Co.; in Hamburg to C. HUGO; in Bordeaux to JAMES MOSS & Co.; in Bremen to HEINR. RUPPEL & SONS; in Belfast to CHARLEY & MALCOLM; in London to MONTGOMERY & GREENHORNE, 17 Gracechurch Street; in Glasgow to JAMES & ALEX. ALLAN, 70 Great Clyde Street; in Liverpool to ALLAN BROTHERS, James Street; in Chicago to ALLAN & Co, 72 La Salle Street.

H. & A. ALLAN,
Corner of Youville and Common Steets

WHOLESALE PRICES CURRENT—THURSDAY, FEB. 5, 1880.

Name of Article.		Wholesale Rates.		Name of Article.		Wholesale Rates.		Name of Article.		Wholesale Rates.			
		\$	c.	SYRUPS.				Hardware.					
Beaver, Winter, clean		2 25	0 00	Granulated " " "	0 10	0 10	YEAST.		Tin: Block, per lb.	0 28	0 30		
" Fall, clean Felt, p lb.		1 00	1 50	Extra " " " per gal.	0 55	0 65	Twain Brothers, per doz.	0 00	0 50	0 60	0 60		
Bear, large Prime.		6 00	5 00	Amber " " "	0 50	0 55	Gold Yeast, per doz.	0 00	0 60	0 60			
" small.		4 00	5 00	Silver Drip and Honey	0 49	0 53	CANNED GOODS. p. doz						
Cub.		2 00	4 00	Molasses (Barbados)	0 35	0 33	Spiced Salmon, 3 lb. tins.	3 50	4 00	Copper: Ingot.	0 22	0 23	
Fisher.		5 00	7 00	Trinidad " " "	0 29	0 33	Spiced Salmon, 1 lb. tins.	6 50	7 00	Sheet.	0 27	0 30	
Skunk black.		0 60	0 90	Sugar House " " "	0 27	0 29	Fresh Salmon, 1 lb. tins.	1 70	0 00	Cut Nails: 12 dy to 7 in.			
GROCERIES.				Muple " " "	0 85	0 95	Canned Salmon.	2 00	0 00	3 in and larger "	3 60	0 00	
TEA, (H.C. Chests. & Cnd.)		0 30	0 36	FRUIT.				Lobsters.	1 30	0 00	2 1/2 and 2 3/4 ins. p. 100 lb. keg.	3 85	0 00
Japan, com. to med. per lb.		0 38	0 42	Looso Musentel... per box.	2 45	2 85	Halibut, 1 lb. tins.	1 20	1 00	Shingles 1 1/2, 1 3/4 & 1 1/2 ins.	4 10	0 00	
" med. to good.		0 45	0 58	Layers in boxes.	2 15	2 40	Haddock, 1 lb. tins.	1 40	1 50	Lath 1/4 ins. p. 100 lb. keg.	4 10	0 00	
Japan Nagasaki.		0 23	0 40	Sultanas.	0 9	0 10 1/2	Scotch Ling, per lb.	0 7 1/2	0 00	American Shingle Nails:			
Y. Hyson common to gd.		0 33	0 40	Seedless.	0 8	0 9	Loch Fine Her'gs p 1/2 Keg.	1 50	0 07	Best Blund.			
Y. Hyson fine to finest, p. lb.		0 42	0 65	Valentia New crop. per lb.	0 73	0 81	per Keg.	2 60	0 00	1 1/2 in per 100-lb. keg.	4 80	0 00	
Guppd., fair to med.		0 33	0 35	Currants 1878 crop.	0 63	0 66	Sardines, halves.	0 15	0 16 1/2	Shingle.	4 20	0 00	
" Good to fine		0 63	0 60	Currants New crop.	0 64	0 84	quarters.	0 8 1/2	0 10	Common Pattern.			
" Finest.		0 63	0 70	Figs.	0 7	0 8	CANNED FRUIT. p. doz.			Shingle per 100 lb kg.	4 10	0 00	
Imper'l., med. to good		0 33	0 38	H. S. Almonds.	0 6	0 1 1/2	Peaches, 2 lb. tins.	1 90	1 95	Lath.	4 00	0 00	
" Fine to finest.		0 45	0 65	S. S. Tarragona.	0 17 1/2	0 20	" 3 lb. tins.	2 80	2 90	Finishing Nails:			
Twanky, com. to gd.		0 29	0 32	Walnuts.	0 8	0 10	Strawberries, 2 lb. tins.	1 40	1 50	1 in. to 1 1/2 in. p. 100 lb. kg.	6 50	7 50	
Coulong.		0 33	0 38	Filberts.	0 8 1/2	0 9 1/2	Pine Apples, 2 lb. tins.	1 80	1 90	1 1/2 in. to 1 3/4 in.	5 50	6 00	
Coulog common.		0 29	0 33	Brazils, now.	0 00	0 00	Pears, 2 lb. tins.	1 50	1 55	2 in. and up.	5 00	0 00	
" med. to good.		0 41	0 60	SPICES.				Damsons, 2 lb. tins.	1 40	1 45	10 kegs 15 p.c. discount.		
" fine to finest.		0 28	0 32	Cnesia.	0 18	0 23	ASSORTED PICKLES.			Flour Barrel Nails:			
Scuchong common.		0 33	0 45	Mace.	0 90	1 00	Bury's Mxd Asd, pts. doz.	2 90	0 00	1/2 in., 1 in. and 1 1/2 in p. kg.	0 25	7 25	
" med. to good		0 33	0 45	Cloves.	0 42	0 50	Nabob.	4 00	0 00	10 kegs 15 p.c. dis.			
Fine to choice		0 60	0 70	Nutmegs.	0 60	0 60	Nabob Sauce.	2 75	0 00	1 in. and 1 1/2 in p. 100 lb kg.	6 25	7 25	
COFFEES, green.				Jamaica Ginger, Bl.	0 22	0 28	Crosse & Blackwell, pts.	2 70	0 00	2 1/2 " 2 1/2 " "	5 50	6 00	
Mocha.		0 30	0 35	Jamaica Ginger, Unbl.	0 22	0 23	Potted Meats, per doz.	2 70	2 75	2 1/2 " 2 1/2 " "	5 00	5 25	
Java, old Govt.		0 27	0 31	African.	0 10	0 11	Harvey Sauce, per doz.	2 80	0 00	10 kegs 20 p.c. dis.			
Maraocabo.		0 22	0 25	Pimento.	0 15	0 16	Anglovy " per doz.	2 80	0 00	Clinch and H'y Cl. Nails:			
Cape.		0 19	0 20	Pepper.	0 17 1/2	0 18 1/2	Reading " per doz.	2 80	0 00	1 and 1 1/2 in. per lb.	0 08	0 08 1/2	
Jamaica.		0 19	0 20 1/2	Mustard, 4 lb. Jars.	0 17 1/2	0 18 1/2	John Bull " per doz.	2 50	0 00	1 1/2 " 1 1/2 " "	0 07	0 07 1/2	
Rio.		0 19	0 23	1 lb.	0 24	0 25	India Soy " per doz.	2 50	0 00	2 1/2 " 2 1/2 " "	0 06 1/2	0 07	
Singapore & Ceylon.		0 22	0 27	RICE.				Chutney " per doz.	3 00	3 50	2 1/2, 2 3/4, 3 in. and up.	0 06 1/2	0 07
Chicory.		0 12	0 12 1/2	Arracan, &c. per 100 lb.	4 20	4 55	Worcester, 1 pts. per doz.	3 20	0 00	Flat & sharp pres'd Nails:			
SUGAR, (Ccks. & Brls.)				Sago.	0 6	0 7	1 pts. per doz.	5 75	0 00	1 and 1 1/2 in. per lb.	0 09 1/2	0 10 1/2	
Porto Rico.		0 07 1/2	0 08 1/2	Tapioca, Pearl.	0 8 1/2	0 9	Glass.			2 " 2 1/2 " "	0 08 1/2	0 09 1/2	
Cuba.		0 00	0 00	Flake.	0 8	0 9	7 1/2 x 8 1/2, 7 x 9, 8 x 10.			1 1/2 " 1 1/2 " "	0 07 1/2	0 08 1/2	
Barbadoes.		0 07 1/2	0 08 1/2					10 x 12L.	1 60	1 70	2 1/2 " 2 1/2 " "	0 07 1/2	0 08 1/2
Yellow Refined.		0 08	0 09 1/2					10 x 14.			3 in. and up	0 07 1/2	0 07
Cubes.		0 10 1/2	0 11					12 x 16.	1 70	1 80	10 kegs 20 p.c. dis.	0 06 1/2	0 07
								14 x 20.			orse Nails:		
								18 x 24.	2 00	2 10	Black " Eagle," 7 lb. size.	0 22	0 00

Retailers will please bear in mind that the above quotations apply only to large lots.

SCALES!

Scales! Scales!

TO THE TRADE.

WITH A PRACTICAL EXPERIENCE of over TWENTY YEARS in the manufacture of scales in Canada, we feel confident that our scales are fully equal to any in this market, and we warrant them to be of the best materials, and perfectly reliable.

The accuracy, quality and finish of our goods are fully attested by the awards of *first prize* which we have received at every Provincial and Central Fair at which we have exhibited during the past twenty years, where we have competed not only with Canadian manufacturers, but with the most popular of American manufacturers.

We also manufacture a superior quality of BRASS WEIGHTS of various patterns, and a desirable pattern of WAREHOUSE TRUCKS.

GURNEYS & WARE,
Hamilton, Ont.

MANITOSA

AND THE NORTHWEST.

FARMING LANDS FOR SALE.

THE HUDSON'S BAY CO. have very large tracts of land in THE GREAT FERTILE BELT for Sale, and now offer

500,000 ACRES

IN THE TOWNSHIPS, ALREADY SURVEYED.

They own two sections in each Township, and have in addition large numbers of farms for sale on the Red and Assiniboine rivers.

SPENDID PRAIRIE FARMS, GRAZING LAND and WOOD LOTS.

Prices range from \$3 to \$6 per acre, according to location, &c.

Terms of payment remarkably easy. Pamphlets giving full information about the country and the lands for sale can be had on application at the Co.'s offices in Winnipeg and at Montreal.

C. J. BRIDGES,
Land Commissioner Hudson's Bay Co.
Montreal, November, 1879.

Intercolonial Railway.

Winter Arrangement.

Commencing 17th Nov. 1879.

THROUGH EXPRESS PASSENGER TRAINS run DAILY (Sunday excepted) as follows:

Leave Point Levi.	8.15 a.m.
Arrive River du Loup.	1.40 p.m.
" Trois Pistoles.	2.41 "
" Rimouski.	4.25 "
" Campbellton.	9.15 "
" Dalhousie.	9.55 "
" Bathurst.	12.00 a.m.
" Newcastl.	1.42 "
" Moncton.	5.00 "
" St. John.	9.25 "
" Halifax.	1.40 p.m.

This Train connects at Point Levi with the Grand Trunk Train, leaving Montreal at 9.30 p.m. The trains to St. John and Halifax remain in Moncton over Sunday.

The trains leaving Halifax at 1.14 p.m., and St. John at 5.05 p.m., and which reach Montreal at 6.30 a.m., by connecting at Point Levi with Grand Trunk train leaving at 7.30 p.m., remain at Campbellton over Sunday.

The Pullman Car leaving Montreal on Monday, Wednesday and Friday, runs through to Halifax, and that leaving on Tuesday, Thursday and Saturday to St. John.

For information in regard to passenger fares, tickets, rates of freight, train arrangements, &c.,

Apply to **G. W. ROBINSON,**
120 St. Francis Xavier Street,
(Old Post Office Building),
Montreal.

D. POTTINGER,
Chief Superintendent.

WHOLESALE PRICES CURRENT.—THURSDAY, FEB. 5, 1880.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
Black "Eagle," 8 lb. size.	\$ c. 0 21 8 c. 0 20 0 00	Flour:	\$ c. 8 c.	Russells heavy.	\$ c. 0 25 0 30	White Lead, gen, 100 lb kgs	\$ c. 7 25 8 50
C. G. Best Norway.	0 20 0 00	Canada Blasting.	3 50 3 75	Lumber.		" No. 1	6 75 7 00
Bright "Woolworts & Co." pointed and flushed.	0 22 0 24	F. F. F.	0 00 4 75	Ash, 1 to 4 in., M.	12 00 16 00	" No. 2	6 00
40c. to 45c. p. c. dis.		Hides, per 100 lbs.	0 09 0 12 1/2	Ash, timber, M.	20 00 25 00	White Lead, genuine,	
Galvanized Iron: No. 24	0 07 0 7 1/2	Calfskins per lb.	1 35 1 60	Birch, 1 to 4 in., M.	15 00 16 00	in Oil, per 25 lbs.	2 10 2 25
" 26	0 7 1/2 0 8	Lamb and Sheep Clips.	10 00 13 00	Basswood, ex. wide, M.	16 00 20 00	Do., No. 1	1 75 1 90
" 28	0 8 0 8 1/2	Green Hide, No. 1.	8 00 9 00	Black Walnut, culls.	50 00 60 00	" 2	1 60
Pig Iron:		" " No. 2.	8 00 9 00	Cedar, round, lineal foot.	60 01 00 07	" 3	1 40
Siemens No. 1.	32 00 34 00	Leather (at 6 mths.)		Cedar, flat, lineal foot.	60 03 00 05	White Lead, dry	0 61 0 6 1/2
Gart-berrie, No. 1.	0 00 0 00	Span sole, lathy wts.	0 29 0 29	Elm, 1 to 4 in., M.	11 00 20 00	Red Lead	0 50 0 50
Kelton, No. 1.	23 00 24 00	Sjan Sole, 1st mid wts	0 20 0 20	Elm, timber, M.	20 00 26 00	Yel. Ochre, French.	1 75 2 00
Langdon.	34 10 35 00	Do. No. 2.	3 25 3 27	Elm, Rock, 1 to 4 in., M.	20 00 30 00	Whiting	0 60 0 70
Summerlee	34 05 35 00	No. 1 B. A. Sole, mid. wts.	0 27 0 28	Hemlock, 1 to 3 in., M.	4 50 6 00		
Bur—ord-bris, pr 100 lbs	0 10 2 75	No. 2 B. A. Sole, over wts.	0 25 0 27	Hemlock, timber, M.	10 00 12 00		
Sheet Iron to No. 20.	0 60 3 50	No. 1 B. A. Sole.	0 25 0 25	Maple, hard, M.	18 00 20 00		
Siemens.	2 40 2 60	Do. do. 2.	0 22 0 23	Spruce, do.	12 00 16 00		
Do Best.	2 90 3 10	Buffalo Sole No. 1.	0 24 0 25	Gale, M.	28 00 35 00		
Refined.	3 10 3 00	Do. do.	0 22 0 23	Pine, good clear, M.	25 00 30 00		
Swedes.	4 50 5 00	China Sole No. 1.	0 25 0 00	2nd quality, do.	18 01 18 00		
Hoops—Coopers.	0 00 3 25	" No. 2.	0 25 0 00	3rd	9 01 12 00		
Boiler Plates.	3 25 3 75	Slaughter, No. 1.	0 18 0 30	Yew, sound, 1 in., planed.	12 00 16 00		
Canada Plates: Hatton.	0 10 5 75	Do. light	0 18 0 30	Pine, sound flooring, plan.	12 00 16 00		
Penn.	0 03 6 10	Zanzibar No. 1.	0 24 0 25	Pine roofing, planed, M.	9 00 11 00		
Garth.	0 10 6 00	Do. No. 2.	0 22 0 23	Pine strips, culls 1 to 2 in. M.	7 00 9 00		
Iron Wire:		Harness, best.	0 25 0 28	Pine strips, planed 1 to 2 in. M.	8 00 10 00		
No. 6, per bundle.	0 00 2 20	Upper heavy, 8 lb. up.	0 37 0 39	" " "	7 00 9 00		
" 8.	0 00 2 60	" light, 6 lb. dim	0 41 0 43	Pine, com. culls, M.	6 01 7 00		
" 12.	0 00 3 80	Medium.	0 39 0 41	Pine, com. 3 in. planed, M.	7 00 8 00		
No 16, per bundle.	0 10 3 60	Crimped Upper.	0 40 0 48	Pine, timber, M.	12 50 15 00		
Steel cast, per lb.	0 12 0 13	Red Upper.	0 37 0 42	Shingles, 1st quality M.	1 25 1 75		
" Spring	0 03 0 13	Rip Skins, French.	0 75 0 85	Shingles, 2nd " M.	0 00 2 25		
" Tire	0 13 0 13	English.	0 65 0 75	" 3rd " culls M.	0 00 1 75		
" Sleigh Shoe	0 02 0 13	U. S. Calf.	0 65 0 80	Lath, M.	0 00 1 10		
" Blister.	6 8 0 1 1/2	Do. light.	0 60 0 70	Spruce, 1 to 2 in., M.	6 00 7 00		
Tin Plate: 1C Coke	0 00 9 00	French Calf.	1 10 1 20	Spruce, planed, 1 to 2 in. M.	7 00 9 00		
1C Charcoal.	0 10 10 00	Fine Calf Splits.	0 30 0 35	Spruce, 3 in., M.	4 00 4 50		
IX	0 60 12 00	Stoga Splits.	0 23 0 30	Oils.			
IX X	0 00 14 00	Splits, large, per lb.	0 28 0 30	Cod Oil, Newfoundland.	0 50 0 55		
DC	0 00 3 00	" small	0 20 0 22	Strait Oil—American.	0 10 3 45		
DX	0 00 11 00	Extra fine Shaved Splits.	0 25 0 35	Straw Oil.	0 45 0 48		
DX X	0 00 13 00	Leather Board, Canadian.	0 12 0 14	Pale Seal.	0 40 0 40		
Anchors per lb.	0 05 0 05	Enamelled Cow, pr.	0 15 0 17	S. Pale Seal.	0 0 0 0		
		Patent.	0 15 0 17	Pale Seal, ordinary.	0 0 0 0		
		Polished Grain.	0 13 0 15	Lard Oil.	0 62 0 65		
		Pebble Grain.	0 14 0 17	Linseed raw.	0 70 0 72 1/2		
		B. Calf.	0 16 0 17	" boiled.	0 75 0 77 1/2		
		Brush Kid.	0 16 0 17	Oliver machinery.	1 0 1 65		
		Bull.	0 15 0 18	Oliver eating.	1 75 1 90		
		Russells, light.	0 30 0 40				

* These discounts apply only for immediate delivery, and for quantities named of each kind separately.

Terms for all nails 4 months from average date of delivery. Cash discount (within 30 days) on Clinch and Pressed Nails, 5 per cent.; on Cut, Finishing, Flour Barrel and Tobacco Box Nails, 8 per cent.

BARDAC & COMPANY,

Successors to M. E. DANSENEAU & CO.,
AGENTS FOR THE

Societe de Commission, de Consignations et de Transports. [Capital, 1,000,000 frs.]

No. 1, RUE LAFAYETTE, PARIS.

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Wine Merchants and Private Parties desirous of importing Wines and Brandies of undoubted quality, will find it to their advantage to address

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Sole Agents for the Dominion of Canada,
15, 17 & 19 ST. JAMES STREET, MONTREAL.

The MUTUAL LIFE ASSOCIATION OF CANADA.

The Board of Directors of the Mutual Life Association of Canada announce that they have increased the Deposit of Securities in the hands of the Dominion Government for the protection of Policy holders to \$78,246.00 par value.

The Directors further announce that they propose to increase such Government Deposit from time to time to the full amount of Reserve required to cover policies in force, thereby giving absolute security to the Policy-holders.

The investments of the Company are all held within the Dominion of Canada.

The Mutual Life Offices,
Hamilton, Ont., 25th Nov., 1879. } **DAVID BURKE, Manager.**

THE ROYAL CANADIAN Fire and Marine Ins. Co.,

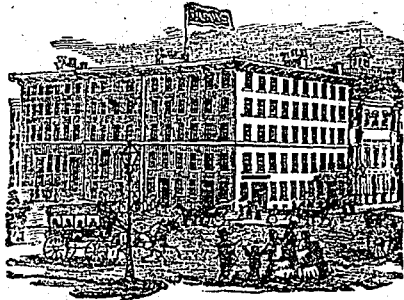
President, . ANDREW ROBERTSON, Esq.
Vice-President, Hon. J. R. THIBAudeau.
ARTHUR GAGNON, Secretary-Treas.

JAMES DAVISON, Manager Canada Fire Department.
HENRY STEWART, Manager Marine Department.

HEAD OFFICE:—160 ST. JAMES STREET, MONTREAL.

Hotels.

ST. LOUIS HOTEL,
THE RUSSELL HOTEL CO. PROPRIETORS.



WILLIS RUSSEL, President, . . . QUEBEC.

This Hotel, which is unrivalled for size, style and locality in Quebec, is open throughout the year for pleasure and business travel.

RUSSELL HOUSE,
OTTAWA.

This Hotel is fitted, furnished and kept as an un-exceptional, First-class Hotel. It has ample accommodation for five hundred guests, and is delightfully and centrally situated, being in close proximity to the Parliament Buildings, the Post Office, and all the points of interest.

J. A. GOVIN, Proprietor.

HOTEL MINEAU

St. Lawrence Street, Riviere du Loup,
[En Haut.]

This House is three stories high, newly built, furnished and kept in first-class style.

SUITABLE SAMPLE ROOMS FOR COMMERCIAL TRAVELLERS.

Buss and Baggage Van at every train. Livery in connection for use of the guests.

THOMAS MINEAU, Proprietor.

Hotels.

ST. LAWRENCE HALL.

THE ABOVE HOTEL WAS OPENED on the First of May by the former Proprietor, so long and favorably known throughout Canada, the United States and British Empire, who has spared no expense in entirely re-furnishing the whole House; also adding ALL MODERN IMPROVEMENTS, which will considerably enhance the already enviable popularity of this First-class Hotel.

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S. MONTGOMERY, Manager.

BRADY HOUSE,
NORWICH, Ontario.

N. BRADY, Proprietor. The travelling Public will find this a first-class Hotel in all its appointments. Good sample Rooms for Commercial men. Omnibus to and from all trains. First-class Hall and Livery in connection with the House.

NEW WELLINGTON HOTEL,
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The above Hotel is one of the best in the Dominion, and the ONLY FIRST-CLASS HOUSE in the City; has all the modern improvements, Bath Rooms and Water Closets on each flat. Electric Bells in every room. Rate \$1.50 per day. Special Rates to members of the Commercial Travellers Associations.

Sample Rooms free.

Omnibus and Baggage Vans at every train.

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PROPRIETORS.

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PAUWEL HOUSE

Best Commercial House; central locality. Sample Rooms on ground floor.

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BERTHIER [En Haut.]

First-class accommodation for Travellers. All steamers stop opposite the door.

S. J. N. JALBERT,

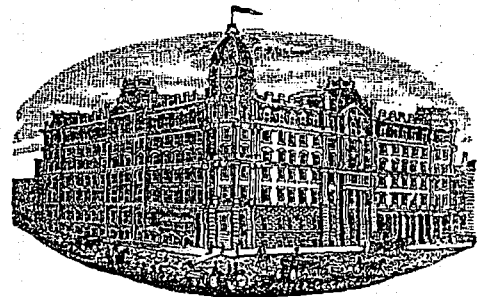
Manager.

A. LORD,

Prop.

Hotels.

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MONTREAL.



THE PALACE HOTEL OF THE WORLD.—Has special advantages for the comfort of guests, with spacious PARLOUR and PROMENADES. Its location is high, which insures pure air, with views of the River and Mountain Scenery.

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Rates, \$2.50 per day, and upwards.

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Capital, . . £2,000,000 Stg.

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Nos. 5 & 7 TORONTO STREET. TORONTO, ONT.

LAWRENCE BUCHAN, Resident Secretary,

Montreal Office, No. 110 St. Francois Xavier Street.

THOMAS MACKAY, AGENT.

COMMERCIAL UNION

ASSURANCE CO.

OF *LONDON, ENGLAND.*

CAPITAL, . . £2,500,000 Sterling.

MONTREAL, 64 ST. FRANÇOIS XAVIER ST.

FRED. COLE, General Agent.

THE STANDARD
Fire Insurance Company.

Head Office, . . Hamilton, Ont.

GOVERNMENT DEPOSIT, \$25,000.

This Company has the largest Government Deposit of any purely Provincial Company.

It confines its business for the present exclusively to the Province of Ontario, and limits its Liability on any First Class Risk to \$3,000.

PRESIDENT.

D. B. CHISHOLM, Esq. Barrister, late Mayor of Hamilton, and Ex-M.P. for Hamilton.

SECRETARY-TREASURER.

H. THEO. CRAWFORD.

WILLIAM CAMPBELL, General Agent Toronto District.

CANADA LIFE

ASSURANCE COMPANY.

Established, - - - - 1847.

CAPITAL AND FUNDS OVER \$4,000,000.

ANNUAL INCOME ABOUT \$750,000.

THE ADVANTAGES

Of joining an old and successful company like the "Canada Life" may be judged by the following facts:

- 1st.—The Rates charged are lower than those of other Companies.
- 2nd.—It has the largest business of any Company in Canada.
- 3rd.—The Profit Bonus added to Life Policies are larger than given by any other Company in Canada.
- 4th.—It has occurred that Profits not only altogether extinguish all Premium Payments, but, in addition, yield the holder an annual surplus.
- 5th.—Assurees now joining the Company will obtain one year's share in the profits at next division in 1880.

HEAD OFFICE, - HAMILTON, Ont.

A. G. RAMSAY, *Managing Director.* R. HILLS, *Secretary.*
J. W. MARLING, *Superintendent of Agencies.*

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EASTERN ONTARIO:

GEORGE A. COX, *General Agent, Peterboro.*

MARITIME PROVINCES:

ALEX. RAMSAY, *Secretary, 145 Hollis St., Halifax, N.S.*

P. McLAREN, *General Agent for Nova Scotia and P. E. Island.*

E. F. DUNN, *Agent for St. John and New Brunswick.*

Hon. W. O. WHITEWAY, *St. John's, N.F., Agent for Newfoundland.*

PROVINCE OF QUEBEC:

R. POWNALL, *Secretary, Canada Life Buildings, 182 St. James Street, Montreal.*

Special Agent for Montreal—JAMES AKIN.

Inspector of Agencies, P. Q.—P. LAFERRIERE.

Agent in Toronto, J. D. HENDERSON, *Canada Life Buildings, 46 King Street West.*

Incorporated
A. D 1874.

CANADA

Charter
Perpetual.

FIRE & MARINE

Insurance Company.

HEAD

OFFICE,

HAMILTON,

ONTARIO.



Capital, \$1,000,000 fully Subscribed.

Deposited with Dominion Government \$50,000.

PRESIDENT—J. WINER, Esq., (of Messrs. J. Winer & Co.) Merchant.
VICE-PRESIDENTS—GEORGE ROACH, Esq., Mayor, City of Hamilton.
D. THOMPSON, Esq., M. P., Co. of Haldimand.
MANAGER AND SECRETARY—CHAS. CAMERON.

BRANCH OFFICES:

Montreal—No. 117 St. François Xavier Street.—WALTER KAVANAGH,
General Agent.

Quebec—No. 99 St. Peter Street.—A. FRASER, Agent.

Halifax, N. S.—No. 22 Prince Street.—CAPT. O. J. P. CLARKSON
General Agent.

St. John, N. B.—No. 51 Princess Street.—IRA CORNWALL, JR., General
Agent.

Manitoba Agency—Winnipeg.—ROBT. STRANG, Agent.

Jan. 1st,] FINANCIAL STATEMENT [1879.

OF THE

WESTERN ASSURANCE CO.,

INCORPORATED 1851.

HEAD OFFICE, - - - TORONTO.

HON. J. McMURRICH, *President.* J. J. KENNY, *Secretary.*
B. HALDAN, *Managing Director.* JAS. BOOMER, *Inspector.*
J. PRINGLE, *General Agent.*

Capital Subscribed, . . . \$800,000 00
Capital Paid-up, . . . 400,000 00

ASSETS.

Cash in Bank.....	\$ 92,98676	
Government and Municipal Bonds.....	246,188 10	
United States Bonds and Deposits.....	527,015 01	
Bank Stocks, reduced value.....	69,481 00	
Loan and Investment Co. Stocks and Deposits.....	107,445 00	
Mortgages on Real Estate.....	47,411 73	
Bills Receivable—(Marine Premium).....	29,597 68	
Interest Unpaid and Accrued.....	10,954 59	
Company's Offices.....	45,506 19	
Agents' Balances and other Accounts.....	76,970 85	
		\$1,270,490 41

LIABILITIES.

Losses under Adjustment.....	59,283 39	
Dividends Unclaimed.....	\$519 80	
Dividend payable Jan'y 7, 1879.....	30,000 00	
	30,519 80	
		89,808 19

SURPLUS..... \$1,180,595 51
Capital Subscribed but not called in..... 400,000 00

\$1,580,595 51

Income for Year ending Dec. 31st, 1878, . . . \$890,520 53

FIRE AND MARINE INSURANCE.

ANGUS R. BETHUNE, Agent, Montreal.

FIRE and MARINE INSURANCE.

THE BRITISH AMERICA

Assurance Company.

INCORPORATED 1833.

HEAD OFFICE:

Cor. of Front and Scott Streets, Toronto.

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Insurances granted on all descriptions of property against loss and damage by fire and the perils of inland navigation. Agencies established in the principal cities, towns, and ports of shipment throughout the Province.

F. A. HALL, Manager.

Insurance.

CITIZENS' INSURANCE COMPANY, OF CANADA.
CAPITAL, . \$2,000,000.

DIRECTORS:

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Vice-President.—HENRY LYMAN,
N. B. Gorse. John L. Cassidy,
Andrew Allan. Robert Anderson. J. B. Rolland.
ARCH. MCGOUN, SEC. TREAS.
GERALD E. HART, GEN'L MAN'R.
ALFRED JONES, INSPECTOR.

Fire, Life, Accident, Guarantee.
RISKS TAKEN AT MODERATE RATES.

CHIEF OFFICES.

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QUEBEC—OWEN MURPHY, Agent.
ST. JOHN, N. B.—IRA CORNWALL, jr., Agent.
HEAD OFFICE, 179 St. James Street,
MONTREAL.

WANTED.

A Second Hand Office Desk.
Cylinder and Self-locker preferred.
Must be cheap.

Address,

P.O. BOX 885,

MONTREAL.

STOCKS AND BONDS.

INSURANCE COMPANIES. — CANADIAN.—Montreal Quotations Feb. 5, 1893.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Value per Share.	Canada quotations per ct.
British America Fire & Marine.	10,000	5-6mos.	\$100	\$100	\$117	117
Canada Life	2,500	7½-6mos.	400	50	104	208
Citizens, Fire, Life, Guarantee & Acc't	11,880	.....	100	20	.....	.....
Confederation Life	5,000	6-6mos.	100	10	13 20	132
Sun Mutual Life and Accident	5,000	4-6mos.	100	12½	12½	100
Isolated Risk, Fire	5,000	.....	100	10	.....	26
Quebec Fire	5,000	10	100	65	60	30
Queen City Fire	2,000	10	10	10	10	100
Western Assurance	20,000	7½ 6mos.	40	20	31 60	168
Royal Canadian Insurance	20,000	5	100	60	2 6	42 45
Accident Insurance Co. of Canada	2500	8 per ct.	100	20	20	100
Canada Guarantee Co.	2886	8 per ct.	50	20	20½	102½
Merchants' Marine Insurance Co.	5,000	.....	100	20	.....	.....
National Insurance, Fire	20,000	.....	100	35	.....	.....
Stadacona Insurance Co., Fire and Life	50,000	.....	100	20	.....	.....
Ottawa Agricultural	10,000	.....	100	25	.....	.....

BRITISH AND FOREIGN.—(Quotation on the London Market, Feb. 22, 1893.)

Briton Medical Life	20,000	10	£10	2	£1 2½	.....
Briton Life Association	50,000	10	1	1	1	.....
British & Foreign Marine	50,000	50	20	4	17½ 17½	.....
Commercial Union Fire Life & Marine	50,000	30	50	5	20½	.....
Edinburgh Life	5,000	10	100	15	40	.....
Guardian Fire and Life	20,000	13	100	50	65 68½	.....
Imperial Fire	12,000	£7 p. sh.	100	26	162½	.....
Lancashire Fire and Life	100,000	30	20	2	7½ 7½	.....
Life Association of Scotland	10,000	30	40	8½	28 28½	.....
London Assurance Corporation	35,802	48	25	12½	60 62½	.....
London & Lancashire Life	10,000	10	10	1 7-20	20 25	.....
Liverp'l & London & Globe Fire & Life	£381,762	70	20	2	15½	.....
Northern Fire & Life	30,000	70	100	5	41 41½	.....
North British & Mercantile Fire & Life	40,000	56	50	6½	45	.....
Phoenix Fire	6,722	£21 p. s.	.....	.....	800	.....
Queen Fire & Life	200,000	30	10	1	3-8½ 3-10	.....
Royal Insurance Fire & Life	100,000	60	20	8	23 23½	.....
Scottish Commercial Fire & Life	125,000	22½	10	1	1-12	.....
Scottish Imperial Fire and Life	50,000	6	10	1	1-6½ 2-7	.....
Scottish Provincial Fire & Life	20,000	30	50	8	10½ 10½	.....
Standard Life	70,000	68½	50	12	70 71	.....

The liability on all Bank Stocks and the Canada Guarantee Co.'y is limited to double the Amount of the Subscribed Capital. On all other Stocks the liabilities of shareholders is strictly limited to the amount of Subscribed Capital.

THE **WATERTOWN AGRICULTURAL INSURANCE COMPANY,**

A Stock Company, - - Chartered in 1853.

J. A. SHERMAN, Pres. ISAAC MUNSON, Sec'y

DEPOSITED WITH CANADIAN GOVT. - - \$100,000.
Insures nothing but Farm Property, Churches, Convents, Private Residences and similar risks with contents of same, against Loss or Damage by Lightning as well as Fire.

CASH ASSETS, January 1, 1879	\$1,150,063.99
Claims for Losses, Dividends	51,440.75
Capital (paid up in cash)	200,000.00
Unearned Reserve Fund	681,977.62
Net Surplus	216,645.62

GEO. H. PATTERSON, Montreal, Manager Pro. Quebec.
J. FISHER, Cobourg, Chief Agent, Ontario.

ROYAL INSURANCE CO'Y.
OF LIVERPOOL AND LONDON.

FIRE AND LIFE.
LIABILITY OF SHAREHOLDERS UNLIMITED.

CAPITAL	\$10,000,000
FUNDS INVESTED	21,000,000
ANNUAL INCOME	5,000,000

HEAD OFFICE FOR CANADA—MONTREAL.

Every description of property insured at moderate rates of premium. Life Assurances granted in all the most approved forms.

— CHIEF AGENTS: —

M. H. GAULT, | W. TATLEY.

SUN MUTUAL LIFE AND ACCIDENT INSURANCE COMPANY.

CAPITAL, \$500,000
DEPOSITED WITH GOVERNMENT, 56,000

PRESIDENT.—THOMAS WORKMAN, Esq.
VICE-PRESIDENT.—M. H. GAULT, Esq., M.P.

DIRECTORS:

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A. F. GAULT, Esq.	JAMES HUTTON, Esq.
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WARRING KENNEDY, Esq.	JOHN FISKEN, Esq.
Hon. S. C. WOOD.	ANGUS MORRISON, Esq., M.P.

Policies non-forfeitable. Return of Premiums guaranteed. Dividends apportioned equitably. Endowment Assurance thereby rendered profitable.

Issues Life and Endowment Policies combined with weekly allowance in case of injury—a deservedly popular form of assurance.

\$1.33 for EVERY DOLLAR of Liability to Policy-holders.

All Pure Insurance. No Tontine.—periodical examinations or chance of Policies being diminished on becoming claims. Contracts plain and straightforward

This Company issues Life and Accident Policies on all the most approved plans at the lowest possible rates.

H. O'HARA, Toronto, Branch & Gen. Agt. Nor. West'n Ont.

R. MACAULAY, Sec'y.

ACTIVE AGENTS WANTED.

Insurance.

LIVERPOOL & LONDON & GLOBE
INSURANCE COMPANY.

LIFE AND FIRE.

Invested Funds - - - - - 27,470,000
Funds Invested in Canada - - - 900,000
Security, Prompt Payment and Liberality in the adjustment of Losses are the prominent Features of this Company.

CANADA BOARD OF DIRECTORS

HON. HENRY STARNES, Chairman,
THOMAS CRAMP, Esq., Dep. Chairman,
SIR ALEXANDER T. GALT, K.C.M.G.,
THORODOR HART, Esq. GEORGE STEPHENS, Esq.

G. F. C. SMITH, Resident Secretary

Medical Referee—D. C. MACCALLUM, Esq., M.D.
Standing Counsel—THE HON. WM. BADGLEY.

Agencies Established Throughout Canada

HEAD OFFICE, CANADA BRANCH,
MONTREAL

Agents' Directory.

CHAS. DESJARDINS, General Insurance Agent, and Broker, representing first-class Fire, Life, Accident and Guarantee Insurance Companies. Agent Canadian Steam Users Insurance Association. Anchor Line of Steamers and General Transatlantic Company's Steamers from New York to Havre direct. 40 Elgin Street, Ottawa.

P. C. MURPHY, Scottish Commercial Fire Insurance Company; Union Mutual Life Insurance Company; Quebec.

OWEN MURPHY, Insurance Agent, Official Assignee and Commission Merchant.—No. 85 St. Peter Street, Quebec.

R. C. W. MACQUAIG, General Insurance Broker, representing first-class Companies in Fire, Life and Accident, also agent for the White Star Steamship Co. Ottawa. Established 1870.

CHAMBERLAIN & WEDD, Conveyancers, Accountants, Fire, Life, and Accident Insurance Agents, Land Agents, Commissioners in B. R. & Co., office opp Metropolitan Hotel, Pembroke, Ont., William Wedd, Official Assignee Co. Renfrew.

WM. CAMPBELL,
INSURANCE AGENT
and
ADJUSTER OF LOSSES.

Office 1 Court Street, Toronto. P. O. Box 1317

Q. M. O. & O. RAILWAY.
EASTERN DIVISION.

Commencing THURSDAY, Sept. 18, Trains will be run on this Division, as follows:

	EXPRESS.	MAIL.	ACCOM.
Lv. Montreal.....	12.20 p.m.	4.00 p.m.	6.00 p.m.
Lv. Three Rivers	3.35 p.m.	7.40 p.m.	4.45 p.m.
Ar. Grandes Piles			8.45 p.m.
Ar. Quebec.....	6.00 p.m.	10.50 p.m.	9.00 p.m.

RETURNING.

	EXPRESS.	MAIL.	ACCOM.
Lv. Quebec.....	11.00 a.m.	8.40 p.m.	6.15 p.m.
Lv. Grandes Piles		1.30 p.m.	.....
Lv. Three Rivers.	1.25 p.m.	6.35 p.m.	4.30 a.m.
Av. Montreal.....	4.10 p.m.	9.35 p.m.	9.50 a.m.

Express leave Montreal—Tuesdays, Thursdays and Saturdays. Quebec—Mondays, Wednesdays and Fridays, stopping at Terrebonne, L'Epiphanie, Lanoraie, Berthier, River du Loup, Three Rivers, Batisseau, Ste. Anne, Lachevrotière, Pont Rouge.

Trains leave Mile End 10 minutes later.
Tickets for sale at offices of STARNES, LEVE & ALDEN, 202 St. James street, 158 Notre Dame street, and at Hochelaga and Mile End Stations.
J. T. PRINCE, Genl. Pass. Agent.

Insurance.

QUEEN
INSURANCE CO.

OF ENGLAND.

FIRE AND LIFE.

Capital, £2,000,000 Stg.

INVESTED FUNDS.....£660,818.

FORBES & MUDGE.

Montreal,

Chief Agents in Canada

VICTORIA MUTUAL
Fire Insurance Co. of Canada.

Head Office, - Hamilton, Ont.

W. D. BOOKER, Sec'y. | GEO. MILLS, Pres.

Water Works Branch.

Continues to issue Policies—short date or for three years—on property of all kinds within range of the city water system, or in other localities having efficient water works.

General Branch.

On Farms and other non-hazardous property.
Rates exceptionally low. Prompt settlements.

Montreal Office, 4 HOSPITAL Street.

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THE HOCHELAGA

Mutual Fire



INSURANCE COMPANY.

Incorporated by Special Act of Parliament, 1876.

HEAD OFFICE:

194 St. James Street, - - Montreal.

Manager & Secretary. JAMES GRANT.

POST OFFICE TIME TABLE.

MONTREAL, Dec. 22, 1879.

DELIVERY.	MAILS.	CLOSING.
A. M. P. M.		A. M. P. M.
ONTARIO AND WESTERN PROVINCES.		
8 00	2 45	8 15
Ottawa by Railway.....		
Provinces of Ontario, Manitoba & B.C.		
8 00		8 15
Ott. Riv. to Carleton.....		
QUEBEC AND EASTERN PROVINCES.		
Quebec, Three Rivers, Berthier and Sorel, by Q. M. O. & O. Ry.....		
8 00		1 05
Quebec by Steamer.....		
8 00		8 00
Eastern Townships, 3 Rivers, Arthabaska & Riviere du Loup R.R.....		
8 00		8 00
Q. M. O. & O. Ry. to Ottawa Do St. Jerome and St. Lin Branches.....		
9 15		4 30
St. Remi & Hem'ng'd R.R. St. Hyacinthe, Sherbrooke, &c.....		
8 00	12 45	6 00
Acton & Sorel Railway, St. Johns, St. Ammand Station, St. Johns, Verm't Junc. & Shefford Railways.....		
10 00		6 00
South Eastern Railway, New Brunswick, Nova Scotia and P. E. I.....		
10 00		2 15
Newfoundland forwarded daily on Halifax, whence des. atch by the Packet LOCAL MAILS.		
9 00		8 00
Bonaventure Route.....		
11 30		6 00
Boucherville, Contrecoeur, Valrennes & Verchures, Cote St. Paul.....		
11 30		1 00
Tanneries West, Cote St. Antoine and Notre Dame de Grace.....		
6 30		12 45
St. Cuneogone.....		
11 30		6 00
Huntingdon.....		
10 00	6 00	6 00
Lachine.....		
8 00	10 00	6 00
Longueuil.....		
10 00		2 30
St. Lambert.....		
10 00		2 30
Laprairie.....		
10 00		3 30
P. Viau, Saulx-le-Rocquier, Terrebonne & St. Vincent.....		
8 00		1 05
Point St. Charles.....		
8 30	5 00	8 00
St. Laurent, St. Eustache, and Behe Riviere.....		
1 30		7 00
North shore Land Route to Bout de L'Isle.....		
10 00		2 50
Hochelaga.....		
9 40	5 00	8 00
UNITED STATES.		
Boston & New England States, except Maine.....		
8-10 40		6 00
New York and So. States.....		
8 & 10		2 15
Island Pond & Portland.....		
8 00	12 45	5 15
(A) Western & Pacific U.S. 8 15		
8-8 40		8 00
GREAT BRITAIN, &c.		
By Canadian Line (Thursday).....		
By Can. Line (German) Thursday.....		
By Cunard Mondays.....		
Suppletary, see P.O. weekly notice.....		
By Packet from New York for England, Wednesdays.....		
By Hamburg American Packet to Germany, Wednesdays.....		
LETTERS, &c., prepared in New York are forwarded daily on New York, whence mails are despatched.....		
For Havana and West Indies via Havana every Thursday p.m.....		
* Postal Card Bags open till 8.45 a.m. and 9.15 p.m.		
† Do do do 9.00 p.m.		
The Street Boxes are visited at 9.15 a.m. 12.30, 5.30 and 7.30 p.m.		
Registered Letters should be posted 15 min before the hour of closing ordinary Mails, and 30 min. before closing of English Mails.		

The Journal of Commerce,
Finance and Insurance Review.

DEVOTED TO

Commerce, Finance, Insurance, Railways,
Mining and Joint Stock Enterprises.

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